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THE CHARITY ORGANIZATION MOVEMENT.*

SINCE the Society for Organizing Charitable Relief and Repressing Mendicity, the first charity organization society, was formed in London twenty-seven years ago, over a hundred and fifty societies under that name or a kindred name have been formed, nearly all in Great Britain and the United States. To dwell to-night in a congratulatory vein on figures which show merely much good accomplished would seem to me to be unworthy of this occasion. Three-fifths of all these societies belong to the United States. The oldest one is but eighteen years old, more than half are under ten years, several have died in infancy. The charity organization movement is in its youth, its formative period. Let us who represent its guides in America—gathered here from all parts of the land, in a sure knowledge of great good accomplished and in hope of greater good to come—examine carefully its tendencies. Then if we see faults let us try to do away with them; if we find higher duties let us try to do them.

The object of the Charity Organization movement as given at its start in London was the diminution of poverty and pauperism by coöperation of benevolent forces and diffusion of knowledge touching charity and benevolence. The details of

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method then adopted have largely become as familiar to us as our A, B, C,—the careful investigation, the adequacy of relief, etc. But permit me remind you that they included these: that working centers should be local, use being made of local interest and knowledge; that the work of individuals, volunteers, personal service, is one of the chief factors of Charity Organization, and is to be stimulated by it; that material relief, when needed, is to come from the organization direct only when it cannot be had from other sources, and is to be, as far as possible, in the form of loans; and, lastly, the thought that underlies all, that any temporary aid should tend to the permanent advantage of the receiver, and so to the lessening of poverty and pauperism.

With the question, what has been the tendency of these twenty-seven years of the societies in Great Britain, we are more indirectly interested than directly concerned. Conditions vary, and they no doubt have their own problems to solve. But human nature is much the same the world over. Reports of over sixty British societies for organizing charity show that nearly all of them deal largely in direct gifts of material relief. A few have provided work-tests or work-relief; but more have given food to vagrants or have promoted the use of free-food tickets, etc. Coöperation and volunteer work seem, as a rule, to be as yet not highly developed. We turn from these reports with a sense of filial veneration for the London society and its great work, with the conviction that real charity is growing in Great Britain, but with another warning that there is little in a mere name, that societies, like men, tend to fall away from high principles.

And how is it with us in America? The object of the Charity Organization movement is the same the world over. Are the methods which we are following to reach it the best methods? First, as to relief; for the stand which a society takes on relief affects every aspect of its work. A majority of us—a bare majority, indeed, counting societies, but a strong majority if greater weight be given to the leading societies and workers—proclaim and maintain the principle of having no general fund for material relief, of procuring such relief when needed from others who give it. A very few have established auxiliary relief funds, kept separate from their own treasuries.

All of us believe, of course, that assistance to the needy to get regular work is better than any material relief. Some of us, as New York, Boston, Buffalo, Baltimore, proclaim it as one of our aims. Yet the society in Brooklyn alone last year secured permanent work for almost as many, if not as many, persons as all the other societies in the country put together. At least seventeen societies—a noticeable increase—now maintain wood-yards, work-rooms, or other agencies for directly providing relief by work, partly for wanderers, partly for wanderers and residents. At least nine, in 1893-94, and seven, (some the same, some others,) in 1894-95, provided emergency relief by work. As many more handled the distribution of special funds.

Next, as to coöperation. Nearly all societies report that it is increasing. Most of those in communities where there is public outdoor relief, report friendly or mutually helpful relations with the officials. But answers to specific questions as to details, show that coöperation consists, so far, very much more in our making investigations for others than in our securing assistance from them, even in reports of what they do. Some societies seem to be making little or no effort to get such reports. Especially noticeable is the lack of intimate relations with churches and individuals, those sources of much harmful relief if working apart, those sources of the best relief, in both material and personal service, if we can secure them as allies.

How, now, do we stand as to personal service? Nearly all societies declare in their aims the promotion of "friendly visiting." The number of visitors has increased in the past few years, and, happily, this increase is not confined to a few large cities. Yet there are noticeable exceptions here. The oldest large society, and also the society in the largest city in the land, have but few. In one city of nearly 300,000 persons a society thirteen years old has none. In another city of over 200,000 persons a society eleven years old has given up this form of volunteer work after five years' trial, and several societies in small communities report diminishing numbers. As to the character of friendly visiting work, the majority of visitors seem to feel that their only duty is to see their families through some immediate need.

Lastly, what of educational work—the spreading of knowledge of wiser methods of benevolent activity? Much has been done. Many a community owes a debt to its Charity Organization Society—a debt none the less large because often little realized and seldom repaid. Some of this has been done directly by institutions established or special efforts made by societies; some indirectly by independent agencies promoted by them. Much of it has been accomplished by one form of volunteer work—that of influential members and managers. To recite it all would be like giving Homer's catalogues of ships and heroes.

Such, in brief, has been the tendency of the Charity Organization movement in America. We have gone a little way up the steep hillside; but already some have wandered from the path; a few have given up and turned back. To play the pedagogue or prophet is often a thankless task, but I venture to speak out frankly what seems to me to be the lessons which have been taught us, which we must heed.

We should stand firm on the rock, on which most of us have chosen to stand, of not dealing directly in material relief. If we do we shall secure that relief when it is needed all the more gladly; but, above all, we shall cultivate the habit of helping the needy to get work and a dozen things of greater price than alms. To get funds for material relief and to dispense it is the easiest way, but it is not the best way. And let us try to stand firm in dull times as well as good times. So-called emergencies are usually exaggerated, especially by the notion (too often promoted for selfish ends by newspapers and others) that relief cannot be secured in quiet ways for those who merit it. Golden books and loan and grant funds must be carefully guarded; for they tend to grow in dull times in both size and permanence. In securing needed relief we should look first to relatives, friends, individuals, churches, and should turn, as a last resource only, to large relief societies and public aid. To turn to some convenient official is easier, but to rouse to activity or to turn from wasteful use the aid of individual or church is far better. There is too much tendency to-day to look upon the public purse as the resource for all needs, while, on the other hand, in churches and small bands of workers and individuals are to be found the highest

exponents of charity, those who will give not merely of their means but of their time and energy.

Some of our societies show a marked tendency to centralization, to mere officialism. Believe me, this is most dangerous. In the local divisions, the districts should meet together the representatives of local bodies and the local benevolent workers, full of local interest and knowledge. Churches and little societies and individuals have not, as a rule, been persuaded—and they will not, I believe, be persuaded soon—to report officially the benevolent work they do in order to build up in some distant office any system of registration. But the best workers in the churches, in the King's Daughters, and in this and that little group, and many single workers can be brought into the district offices, to learn by conviction from experience, how much our methods will help them and help the poor, and so to learn how to help us to real coöperation. Without such coöperation, how can wasteful and harmful relief be avoided. The springs of our work lie in the districts. Dry these up and the whole stream will narrow. In this respect the London society sets us a splendid example, which we, by keeping our stand of not giving material relief, may safely follow.

I speak last of another general method of work because it seems to me to be, with all that has been done along its lines, the one that we most neglect. Yet it is most vital. Perhaps for this reason the London society now puts first of its methods for improving the condition of the poor, the "propagation of sound principles and views in regard to the administration of charity." The education of public opinion to ideas of true benevolence! Each individual that we help up and on is a means to this end; but I think that our critics are often just in saying that, while we are busy over little things, we omit matters of great weight. Are we moving a few individuals to healthy homes and yet leaving, without protest, perhaps, the unfit houses for others to occupy? Are various agencies—such, for example, as dispensaries—giving away things largely for the benefit of the promoters and to the detriment of multitudes who can and should pay for what they get? Are first offenders being turned into criminals by close contact with criminals? Are we doling out alms to ignorant

men and women staggering under debt, when we should on the one hand educate them and on the other hand stop the exorbitant usury? I do not believe that we are doing all we can by our influence, as societies and as individuals, to abolish all conditions which depress and to promote measures which raise men and neighborhoods and communities. In most of our cities and towns official outdoor relief is given. In some the amount has been lessened. In a few—Boston, for instance—it has increased. Brooklyn, Philadelphia, Baltimore and Memphis—certainly types of cities different in size and in many conditions—report no such relief, with thanks that there is none. Can the other societies justify its existence in their communities? What effect does it have on their object, the diminution of poverty and pauperism?

Through all this—for fighting down the need of alms, for securing material aid when necessary in the wisest way, for real coöperation, for educating public opinion—personal service is absolutely necessary. As it is the basis of true charity work, we must, first and foremost, seek its aid. We, of all persons, must not give the idea that charity can be done by mere officialism or mechanism. Neglect of the element of personality in both officials and volunteers has wrecked some of our societies. A society for organizing charity is not like many things—a bank, an insurance company—which most men believe are absolutely necessary, and which, because profitable, one or another good business man will manage well. To establish it is not easy; to maintain it is harder still. The mere fact that it ought to be a help and economy to all charities is not enough to keep it alive with any useful vitality, especially if lean treasuries and petty jealousies and fears of "red tape," etc., make charitable bodies and churches lukewarm to it. The higher the methods it follows, the harder is its way. An energetic and tactful official—one who knows what Charity Organization means and is doing elsewhere—is no less necessary than are painstaking and public-spirited volunteers as managers, who will make it, not everybody's business, but their business. The wise direction of benevolent forces is not like the American politician's idea of public office—something that anybody can do. The lives of

some of our societies show fluctuations down and up, from practical disorganization to high efficiency, according to the personal element, to those in whose hands they chanced to be.

There is one more question to be asked, but not answered here; for the answer must vary with the peculiar conditions in each community. Do not some of us at times subordinate to ease and peace, or a petty coöperation, the great and helpful results which might come from a campaign of education? The cause of charity is suffering almost as much to-day by ignorance and indifference in the management of institutions and societies as the cause of good government is suffering from the venality of bad citizens and the indifference of so-called good citizens. A prominent charity worker once likened the model Charity Organization society to a union railroad depot, the terminus of all the charities of a city. The simile would be good, to my mind, provided all the charities be good. But what if some of these charities by ignorance and antiquated methods are working against the very aim of organized charity! We would not think much of a great railroad which would be content to endanger the lives of all its passengers by using a depot together with a miserably managed road. Not peace, but a sword, has been and must be, at times, the means to a high end. Our name, especially "Associated Charities," which most of us happily have taken, expresses not an end, but a means. Knowing the end before us, let each society, in this regard, take the best means for reaching it.

Some of you may not agree with me that personal service and the education of public opinion are the most important methods in our work. If so, it is because you believe that the Charity Organization movement can succeed along the line of least resistance. I believe that it can succeed only along the line of most resistance, where the hardest work lies. I do not wish to come to our feast to-night to point to mystic words upon the wall, but I solemnly believe that the Charity Organization societies must work harder to do away with the causes of poverty and pauperism, or they will be weighed in the balance and found wanting.

Let us to-night resolve so to work as not to be found wanting. Much of the failure and discouragement that we know

comes from the very loftiness of our object and the high character of the only methods by which it can be reached. We must strive harder to keep that end in view, to guide our way by these methods. We must have not less coöperation, but more of it of a broader nature, not so much on paper as with persons working for positive results; not less giving of money, but more giving of time and energy and intelligence; not so much apathy to harm, but the willingness to fight against harm; not misconception of the word "charity," but the effort to bring it back to its God-given meaning. Following these guides, we may safely press on. Then, if men sneer at our work as "scientific" charity or call it new charity, we may answer that charity bears no qualification, and began when man first turned to raise up his fellow man. The socialists and the impatient of every kind, talking of cross-cut paths to the millennium, may call us slow and trivial; but we shall go on, believing that we are in the right way—a long, tedious way, perhaps, but the sure way to lessening poverty and pauperism.

JEFFREY R. BRACKETT.

PROPER TREATMENT OF IDLE OR DRINKING MEN AND THEIR NEGLECTED FAMILIES.*

"MARRIED VAGABONDS."

I have ventured to give this title to my paper because I am anxious to bring the *man* of the neglected family out of that retirement—behind wife and children—into which he has so discreetly withdrawn. A great deal has been written about the single vagabond; his nomadic habits have been described by specialists, and some have even ventured to turn tramp and take the road in order to secure data at first hand for their studies. No specialist, has been able to study the married vagabond in the same way; he is well protected from scientific scrutiny—too well protected. It has been my fortune to know individually a considerable number of both the single and married fraternity, and I confess to a preference for the former. It is true that the tramp is a barbarian openly at war with society, but then he is not so prompt to claim from society the privileges and protection she so willingly extends to the head of a family; in short, he is not such a cowardly, unenterprising creature.

Granting, then, that the married vagabond is a bad fellow, what will you do with him? For my instruction on this question, I sent circular letters of inquiry to a number of charity workers in this country, concerning (1) the legal treatment of idle and intemperate heads of families, (2) the charitable treatment of the same, (3) the sentiment of the community on this subject; and have received seventy-four answers from thirty-four different States.

These letters show that laws to compel a man to support his wife or children, or both, exist in twenty of the thirty-four states reporting, though the law is not enforced, or is seldom enforced in all of the twenty and in seven of the others it is only partially enforced. If I may venture to make any deductions from my incomplete returns, it would appear that there are better laws and a better enforcement of them in the North

*Charity Organization Section Meeting, Monday, May 27, 2:30 P. M.;
Dr. J. R. Brackett, Chairman.

Atlantic States. So far as I can discover, no laws exist in the South Atlantic and South Central States, though, judging by my own State, this absence of remedies does not argue an absence of the disease. The North Central States have some good enactments, and the Western States show plenty of law but little or no enforcement—an illustration of the uselessness of legislation which precedes the education of public opinion. In nearly half the States having a non-support law the inability to secure judgment without the wife's testimony has rendered the law of no effect.

Perhaps the provisions of the Massachusetts statute will serve as a fair example of good non-support legislation. This law provides that "Whoever unreasonably neglects to provide for the support of his wife or minor child may be fined, not over twenty dollars; or imprisoned, not exceeding six months, and the fine may be paid in whole or in part to the town, city, corporation, society or person supporting the wife or child at the time of the complaint. At the trial, if convicted, the man is often placed on probation, agreeing to pay a certain sum each week for the support of his children." Boston is constantly enforcing this law, but from the Associated Charities in one of the smaller towns of Massachusetts comes the statement: "Neither the police nor our society can secure enforcement any further than by making the man's life a burden to him, as long as he stays here, if he does not obey it. In every case of which I have definite knowledge the man has in the course of a few weeks simply disappeared."

A Rhode Island judge, writing of the imperfect operation of the law in his own State, adds: "Such an enforcement is, perhaps, all that can be looked for and all that is reasonable. For law, while capable of pretty strict enforcement as a penal instrument, is not a very efficient means of securing the discharge of social duties." He might have added that it is a very inefficient means indeed when by its enactments we would relieve ourselves of all charitable responsibilities toward the man we seek to punish or the family we seek to protect. I think I am prepared to acknowledge that a good non-support law is better than no law at all, but I would only admit so much where the citizens of a State are fully determined to enforce it, and then reënforce it by every other possible remedy.

One of the simplest and most effective of these other remedies is to habitually regard the man as the head of the family. As stated this sounds like a truism, but, as a matter of fact, charitable societies, churches, benevolent individuals, and even public officials have drifted into the habit of receiving and filling applications for relief made by the mothers and children of needy families. Charitable people learn to know the women in mothers' missions; they know the children in free kindergartens and Sunday schools and clubs. The men do not attend these things; they are rather shy of appearing at all, unless in dull times they take the trouble to pose as industrious artisans out of work. The rule is certainly a safe one for individuals and for institutions that, where relief is concerned, the man of the family, if able to walk, shall not only do all the asking, but shall show good cause why he should receive. This would at once break up the pernicious practice of sending children to charity offices.

So far I have taken it for granted that there is but one type of married vagabond—a very bad type indeed. Such a hypothesis breaks down utterly any attempt to make specific recommendations about treatment. If the letters I have received show anything they show this: That where there has been any attempt to deal individually and continuously with idle husbands and neglected families there has been at least some measure of success, and that wherever there has been no such attempt, neither giving nor withholding, neither law nor the absence of it, has been of any effect. I do not claim that the friendly visitor is a solution of this many-sided and difficult problem, but I do not see how it is to be solved without her. (The friendly visitor is usually a woman, though the men engaged in this work certainly deserve minority representation.) Speaking from our Baltimore experience, we would rather have one hundred good visitors, patient, intelligent and resourceful, to deal with the married vagabonds of our city than the best law ever framed, if in order to get such a law we must lose the visitors.

The visitor's tools are moral suasion, the cutting off of supplies from every available source, the frequently renewed offer of work, and, last of all, the law. A paid agent may apply these also; so may a clergyman or public official, but the advantage

peculiar to the visitor is, that confining her work, as she does, to a very few families, she has better opportunities of becoming well acquainted. These tools are only effective when applied with a full knowledge of the circumstances. Sometimes no one of them is needed. I knew of one case where the man was given a fresh start in life by persuading him to remove his family to a new neighborhood, away from old associations. In another family the visitor's influence was needed on both man and wife. The wife was something of a scold, and when that was remedied, and the man's old employer had been persuaded to give him one more trial, the visitor went with the man before a magistrate, where he took the pledge. This remedy, useless and worse than useless, as we all know, in many cases, just happened to be the right thing here. From being an unattractive ne'er-do-well, this man has become a fairly steady, hard-working citizen.

I would not, in my enthusiasm for the work of friendly visiting, lose sight of the old adage, that "It is hard to make a silk purse out of a sow's ear." The best we can do is a sorry patchwork often; but then civilization itself is just that, and only in the glowing pages of the modern socialist do we find everything made new all at once. Where man is really anxious to fight his appetite for drink, an arrangement to pay his wages to his wife or to the visitor is often the best that can be done. The United Workers of Norwich have been peculiarly successful in this direction.

In many cases the more heroic treatment of cutting off supplies must be resorted to. So long as charitable people insist that they must forestall the possibility of "letting the innocent suffer" by aiding every neglected family generously, just so long the lazy man has society by the throat. When we find we are dealing with such a man it becomes necessary to prove that we have more strength of character to resist temptation to help, than he has strength of character to resist temptation to work. I regret to say that he stands the test better than we do, and frequently wins the day. Where a woman refuses to leave a good-for-nothing husband, she will sometimes change her mind when she finds the charitable people are in earnest. Where the man finds that the threats of the charitable are not, as they too often are, entirely

empty, he will sometimes, when pushed to the wall, take work. I know of a soddenly, selfish fellow who did nothing for his family, and whose wife could not be persuaded to leave him. At last the Charity Organization Society convinced the benevolent individuals of the neighborhood that they must withhold help, and agreed to be responsible for the consequences. A neighbor who could be trusted was paid to feed the wife and children without the husband's knowledge and in the strictest privacy. When he inquired why such a church hadn't helped and where the basket was from Mrs. So-and-So, and the money from the Circle of King's Daughters, and the accustomed help from half a dozen other sources, the wife replied that one and all had said that they would rather let her starve than continue to help the family of a man who wouldn't work. He held out for two days, and then came for the labor-yard work order, which he had previously refused, working steadily for some weeks and until the work closed.

Sometimes the removal of wife and children will bring a man to his senses. One wife, for whom work was found in an institution where she could keep her two children with her, has agreed to go back to her husband on condition that he will first work steadily for a year and save his earnings.

It will appear from what I have said that a visitor must have patience, must not look for very brilliant or immediate results; but it is possible, on the other hand, for her to have too much patience, or rather to think she is patient when, in reality, she is cowardly. I have seen a family steadily going down the hill for years, the underfed, overworked mother taking finally to drink, the younger children beginning life with undervitalized, diseased bodies, and finally the violent death of the second boy a month ago, coming as the least tragic happening in the family history. All this preventable misery had gradually accumulated because the visitors and others charitably interested lacked courage five years ago. When charitable people delay and temporize in such cases, I wish they could have a good, wholesome, terrifying vision of the future they are helping to manufacture. The fact is, the supply of capable visitors is altogether inadequate, and it is the most important function of a Charity Organization Society to increase this supply.

I have given a very imperfect review of legal and charitable practice in cases of non-support. The last division of my subject brings me to another function of a Charity Organization Society, namely, the influencing of public opinion. One of the questions sent to my correspondents was, "Is charitable sentiment inclined to make it easy or difficult for a man with an interesting family to live without work?" Of the thirty-four States heard from thirty acknowledge that it is easy, on the whole, for a lazy man to find support, provided he has a family; though in States where Charity Organization methods are well established it is not so easy as formerly.

There is important work before us, and we cannot afford to delay its energetic prosecution a moment longer. Some of us have grown so sensitive to the charge of hardness that, though we know we are right, we fear to lead public opinion. Others of us are not very clear what to think or to do. The expression, "Of course we cannot let the children suffer because the man is unworthy," occurs again and again in the letters I have received. "The man is benefited by what we do for the family," writes one society, "but we can't help that." These are question-begging statements; for is it not clear that, no matter how lavish or how sparing our material assistance, we *do* let the children suffer, and suffer very terribly, so long as we leave them in the clutches of a man who will make no effort to care for them, who is often diseased or depraved, who shelters himself behind their neglected condition? What idea of a home, of industry, of decency can children get in such surroundings? Surely, for the sake of the children, born and unborn, we should do something more to relieve their sufferings than to give material assistance. There is no need that the children should starve. If we are really in earnest, there is always some way other than that; but I have no hesitancy in saying that to let them starve, even, would be, on the whole, kinder than to leave undone those things which we so clearly ought to do for their welfare.

Some one has said to me that this is a religious question; that when a woman has sworn to love, honor and obey, we have no right to interfere between husband and wife, and that we do it at our peril. It is indeed a religious question, though in a wider sense than was intended by the objector.

As to the sacredness of a wife's duties, I would raise no manner of question. But the duties of a mother are equally sacred, and, sometimes, as human duties will, these duties as wife and as mother conflict. Even when such conflict is inevitable, I might hesitate to advocate interference, if charitable relief were not in itself an interference. Shall our interference be effective or the reverse? To my mind, there is only one test of this effectiveness, and that is the lasting welfare of the helpless members of the family—the children; not what is most comfortable for them at the moment, but what is best for them in the long run. Surely, if the dictates of religion are more imperatively clear on any one human obligation rather than another, that particular obligation is our duty to the helpless; and I am convinced that, in time, both charity and religion will learn to extend this consideration to unborn generations. It is well to note that, though the principle I have attempted to formulate would break up many homes (homes only in name) which are now kept together, it would, on the other hand, keep together many homes which have been too hastily broken up.

I have not had a good word to fling at the married vagabond so far. In closing, I would say a word for him by way of extenuation. I have often been forced to notice how people of his class get their view of life as a whole (in so far as they can be said to have any) from very slight and insignificant items. I remember one man whose view of what the municipality ought to do for him had been settled by a free pass from Washington to New York. Washington is lavish of passes, and what seemed to her right and just very naturally seemed so to him. Now, the married vagabond is, to a certain extent, the victim of sentimentality and gush; he has been taking himself at the charitable valuation, and the last remedy which I have to offer for his complaint is this—let us get a clear-cut and vigorous opinion about him, and then, through our churches, our laws, our newspapers, our charity agents, our friendly visitors, let us make it perfectly clear to him what that opinion is. MARY E. RICHMOND.

DISCUSSION.

MR. G. W. SWAN, City Missionary of Norwich, Conn.:—I have listened with intense pleasure to the paper that has been

given us. In taking up my work over eight years ago I found everything comparatively easy to dispose of except these married vagabonds, who hid behind the wife and flock of little children. I consulted the law, and found there was plenty of law, but the application was not such as to remedy the evil. Such men are often willing to enter a jail and be well fed and kept warm and, as a general thing, have nothing to do but read trashy literature, leaving their families to starve or be supported by towns or by benevolent people. I awoke one morning with a determination to see what I could do towards making the law a means to an end. I visited the judge of our city court and laid my plan before him. I said to him: "I find that in your administration of justice in this court, from time to time, you suspend judgment in the cases of certain men. I want these men to understand that the next time they are presented to this court for non-support of their families, instead of giving them from thirty to sixty days, you will give them the full penalty of the law, and then allow me to give them an opportunity to choose between two things."

"Go ahead," said the judge, "and we will see what we can accomplish."

The first case to come up was a Scotchman. I had seen him in the prisoner's dock time and again. He had a wife and four little children, was a skilled workman, and able to earn three dollars a day. He expected to get his usual thirty days. His wife would get two dollars and a half a week, in coal, and they would try to work the Charity Organization Society for some help. The man was proved guilty, and it was then the opportunity to try my experiment. I walked over to him and said: "Dave, you are here again, and I will engage that you will get six months this time." He changed color; he did not like that.

"Now," I said, "wouldn't you like to turn round and be a better man, support yourself respectably and take care of your family?"

"What can a fellow do," he asked, "when everyone hates him?"

"Well," I said, "if I will stand by and be your friend, will you do as I want you to?" He said that he would. I had had some blanks printed that read: "Mr. ———: Please pay to G. W. Swan the money due me for wages for the next six months," or "a year," or "during my employment." I filled that out, "Pay all the wages due David ———," and he signed it. I presented the signed document to the judge of the court and made a plea for the suspension of judgment for sixty days. I gave a little bond for the man's appearance, and he went to work. When pay-day came I took his money; and that money did not go into the family, to be got away from the wife by

threats or coaxing. I adopted the system of tickets, sending her to the grocery store, allowing a limited amount of groceries to be received—so many dollars' worth a week. A similar arrangement was made with the butcher and with all those from whom David's necessities were bought. If something were wanted from the dry goods store a special order was given for that. We kept a strict book account, and at the end of each month we called the man in and rendered an account to him of what had been spent. That man to-day is the best man in the employ of C. F. Rogers & Co. His home at that time was anything but cheerful. The condition of affairs had made his wife a scold. There were no carpets on the floors, the furniture was broken, there was only an apology for a stove, and the equipment of the larder was mainly empty whisky bottles. Go in to-day, and you will find five rooms nicely furnished, five children—for another one has come into the home—well cared for, well clothed, and four of them in school, and, above all, you will find a happy wife. They attend church and the children go to Sunday school, and the man has a snug little bank account.

We have handled between four and five hundred such men in the last four years, and I have personally received over fifty thousand dollars of the earnings of these men, and have applied it to the needs of their families. It has been an interesting experience to step into the court room Saturday morning and see the men in line waiting for their cases to be called as the sixty days expired. If I ask for further suspension of judgment it is always granted. When a man sees the advantage of the better way of living, and applies himself to follow that way, keeping away from the saloon and caring for his family, he is again trusted with his own wages, and we have very few that lapse into the old way. What has been the result with regard to the dispensing of charities in the town? That is an important part. Take the report of our selectmen, and I will show you that in 1887 the amount of aid to the outside poor was almost twenty-three thousand dollars. You know what the past two or three years have been—how severe the circumstances of the unemployed? All these things have been against us, but there has been a constant decrease in this direction, and two years ago it was only a trifle over ten thousand dollars, instead of twenty-three thousand.

Question:—How large a population have you?

MR. SWAN:—About twenty-six thousand.

Question:—What proportion of foreigners?

MR. SWAN:—I should say nearly one-half—a large proportion of French.

Question:—How do you find employment for such people?

MR. SWAN:—We have a large number of manufactories; but the larger part of these men who become delinquent and dissipated are skilled mechanics, good workmen and whole-hearted fellows. The manufacturers are glad to give them employment, for they can have confidence in them. They can make good wages.

Question:—What shall we do with unskilled laborers?

MR. SWAN:—Put them to work at unskilled labor. We have an employment bureau for women, and the ladies give their services in cutting garments and letting the women make them.

Question:—Have you any experience with men changing their places of employment—hunting up new shops?

MR. SWAN:—There has been a good deal of that, but by the method we have adopted the men become more stable. They have been in the habit of changing places because they would not be taken back after they had been on a spree. We had one case where the woman was a drunkard. We laid our plan before her, and she accepted it. The man's wages were paid to us, and he has now between four and five hundred dollars to his credit. His wife does not want to return to the old way, and says she prefers the orders to the money.

Question:—Is that "little bond" ever forfeited?

MR. SWAN:—Very seldom. Once in a while a man does go away, but the only responsibility that falls upon us is to settle the matter, if it is tested by the judge, for actual costs. The case is *nolle prossed* without costs at the end of sixty days. As a general thing, the actual costs are demanded—about two dollars and thirty-one cents. We have little trouble in that direction.

Question:—How can you find work for the men?

MR. SWAN:—We put the man on his good behavior, and he usually finds his own work.

Question:—You do not relieve them of the burden of finding work, then?

MR. SWAN:—No, sir; though we may help him. If he is not skilled, we may get something for him to do on the electric road, or in labor for the street.

Question:—Must the wife appear against her husband?

MR. SWAN:—Quite often.

Question:—What would be your opinion as to the plan for dealing with the class characterized as ne'er-do-wells, who have no ambition for work and little capacity for skilled labor?

MR. SWAN:—If that class of men refuse to take the opportunity that is given them, we let the law take its course.

Question:—Would you treat tramps the same way?

MR. SWAN:—I would.

MR. BRACKETT:—I thank Mr. Swan very heartily in your name for what he has told us about this work. I will now call upon Mrs. Lincoln, of Boston.

MRS. R. C. LINCOLN, of Boston:—The first thing I am going to say will seem very ungracious, because it will seem to reflect upon the work of the Associated Charities. As a result of the work that I have been carrying on for fifteen years, I would prefer not to have any Associated Charities' cases among our tenants. The reason for this is, that when persons apply to the Charity Organization Society for aid, they are in some sort of distress; they are people whose heads are a little under water, while most of our tenants are people who have their heads above water. You have people who come to you discouraged, asking for relief and help. We have people who, as a rule, do not intend to ask for relief. At the same time it is impossible for anyone to have the management of tenement houses for fifteen years without meeting with this difficulty: What to do with a family where one or the other member is intemperate. I think I do not draw the line so closely as the reader of the admirable paper we have heard. We have almost as many female as male vagabonds, and I find them rather harder to deal with. I would rather have an intemperate man at the head of a family than an intemperate woman—the mother of children. They are very hard to reach. We have one woman who has been with us a number of years who goes on sprees. I should have been discouraged with this woman. She had a steady husband and a number of children; but it seemed impossible to reach her. She was a very hard case. My agent, however, had more faith than I have, and has labored faithfully with her until, gradually, there has been an improvement, and I think the woman is now temperate. The family has been kept together by the devotion of our agent at Boston. We do not intend to have habitual drunkards in our houses. We manage our tenement houses for good and not for bad people. We believe that if a man is intemperate he should be made to feel the penalty of evil doing. It is bad for him to think that he can go on as he does, and we feel it a duty to the people who live in our houses to protect them against such associates. I have found that poor people care for respectable surroundings, and that they like a clean, new house and the comforts we try to give them. I like, therefore, to give them respectable neighbors and a respectable place in which to bring up their children, and I do not think it is right for any self-respecting tenants to allow this dissolute class near them. It seems to me that the Berlin method of dealing with them is wise. If a man there is drunk, he is arrested, not because he is drunk, but because he is idle, and when he is idle he preys upon the community.

When a man is hopelessly intemperate he is sent to the workhouse. For the first offense he is sent for six months, for the next nine, and for the next twelve, and so on up to two years. After he is sentenced for two years, ways are provided for caring for the family.

I entirely endorse the views of the gentleman from Norwich, that the vagabonds should be punished. It is a wrong to society and to the individual to allow a man to go unscathed when others suffer for his ill-doing. But I cannot help thinking that in such a town as Norwich the problems that confront the people are much smaller than those that confront us in the large cities. In a place like Norwich it is possible to carry on the individual work which we feel is so important, but in the large city it is *not* possible to take the individual man and extend a helping hand, for there are so many to be treated. In Boston we have a large foreign population coming in increasing numbers every year, and I do not see how we can deal in that way with the drunkards there.

Mrs. James Codman, of Brookline, Mass., was then asked to speak.

MRS. CODMAN:—My experience is different from that of the other speakers. I have been an overseer of the poor for sixteen years in a small town in the vicinity of Boston. I am obliged to take notice of every case that comes before the board. When I first began that work there was no almshouse, and it was difficult to avoid giving relief to anyone who asked it. But twelve years ago we built an almshouse, and we can now give people the choice, whether they will go to the almshouse or not. This reduces the number of people asking relief. There are no factories in the town. All we can give people to do is laborer's work—work on the highways and such things. A little can be found to do on gentlemen's places, but there is no other occupation. Miss Richmond spoke of a case that reminded me of a family with which I am familiar. We worked over that case for a long time. We could not at first persuade the woman to appear against the man, but she did finally, and he was fined a few hundred dollars. Of course he could not pay it. He had assaulted his wife. Failing to pay, he was sent to jail for six months. In about two weeks his brother came forward and paid the fine, and we were as badly off as ever. The brother would not do anything for the support of the family, but he did not like to think that his dear brother was in jail. All of our poor people are Roman Catholics, and the priest does not approve of separating families. The law does not allow us to keep children more than two months in the almshouse; we must find homes for them. Few people will take a child for a limited time. They will take it if they can keep the child for

several years, but not for a little while without payment of board; so we find it difficult to break up the family, even when it ought to be broken up. We have always provided ways of giving outdoor relief to women and children, especially old women. The overseers have passed a vote that no man shall receive an order for groceries unless he works, and the superintendent of streets gives work. A man may be feeble, but if he is going to have a dollar's worth of groceries he must work for it.

MR. CLARKE, of Omaha:—We have a different condition of things in Omaha. We have no manufactories where work can be found for these vagabond husbands. Our Charity Organization Society is taxed to its uttermost. We have tried the wood yard and other temporary employments, but they have been insufficient. We have tried the plan suggested by Miss Richmond of rendering assistance to the women, while trying to starve out the husbands and drive them to work, but we have come to no solution of the problem. We are anxious for light. Some of us doubt the efficacy of law, but we do believe in the friendly visitors' work. They have accomplished much. I think we should do more with the churches. There is a great responsibility upon all the churches in these cities. I have in mind the case of a family broken up six months ago. The mother had been an opium-eater for six years and the father was a drunkard. We placed the children in the country. The woman came to the missionary services. Her conversion resulted. She plead with her husband to come back to Omaha from St. Paul. He did so, and was also converted, and they wanted their children back. We found employment for the man, and for six months he has been doing well. The home is now nicely furnished, the children are back, and they are now a self-supporting family in a happy, Christian home. I believe the churches ought to be appealed to in addition to the work done by our friendly visitors.

Judge Francis Wayland, of New Haven, was then asked to speak.

JUDGE WAYLAND:—One great trouble has been alluded to this afternoon—the shiftless husband. I do not think the shiftless wife has entered as largely into our field as the shiftless husband. One great trouble has been to know how to aid the wife of the drunken husband who is kept in jail possibly thirty days, and comes home to find his wife taking care of herself and the children without charity. When he comes back he immediately gets hold of the money she has earned and gets drunk, and this thing goes on over and over again until the poor woman is reduced to despair and often to drink. Now, of course, the fundamental trouble is the saloon. Un-

doubtedly in the millennium the saloon will disappear, but I doubt whether any of us, even the youngest of us, will live to see the millennium. What is the next thing to be done then? Why, to do away with that monstrous folly of sending men over and over and over again, fifty, seventy-five, a hundred, a hundred and twenty-five times to a jail, where there is not a single reformatory influence and where, at the end of thirty days, they come out with a raging appetite for drink, and on the way to their wretched homes they pass twenty saloons. I once heard a woman say, "I can go by eight liquor saloons, but the ninth brings me." Well, the poor wretch was not so much to blame as she might be. There is a bill before our Legislature for a State reformatory, where the indeterminate sentence shall be applied to vagrants, drunkards, lewd persons and all misdemeanants. A person convicted of drunkenness the third time has to be sent to the reformatory, where he must work, for not less than a year and not more than three years. So the worthless husband is kept out of the way for at least a year. There will be some reformatory influence in the services of the chaplain and in the daily work. If he earns more than is necessary to support himself it goes to the family. And he may be kept there three years. That has been the one lack of all our charitable efforts. The most puzzling problem has been how to aid wisely when the husband is an habitual drunkard. It is no use to quarrel with the wife's reluctance to appear before the magistrates, because you must alter female nature, which is not always considered the easiest thing in the world to do, before you can make any changes in that respect; and, under limitations, it is a benign influence. I do not think husbands generally would encourage the habit of wives making complaints against them, even the best of us. I do not know whether it is necessary for the officers of the Charity Organization Society to be cowards about prosecuting. There is no such cowardice in this community. Our agent is vigilant, fearless, ubiquitous and, with the aid of the police, very nearly omnipotent in such cases. And that reminds me to say something which is not necessary, perhaps, but it is of the utmost importance that an agent should be in perfect accord with the magistrate and with the police justice. If he is not, try to find someone who is. It is absolutely necessary that he should have the confidence of the police, the magistrates and the local officials who have charge of the poor. If we have had any success (and there are those who think we have not been flagrantly unsuccessful), it has been largely on that account. Our workers are in cordial sympathy and coöperation with all the officials of the town. There is no jealousy, no suspicion, no friction.

Question:—What would you advise to be done when the

police justices are not in accord with the agent and the agent is right?

JUDGE WAYLAND:—Well, get rid of your police justices. That is a very fair but hard question. We have not been confronted with that dilemma yet.

Question:—How long did it take New Haven to get the people educated up to a working interest in the Charity Organization Society?

JUDGE WAYLAND:—We began in 1878 with four saws, four axes and four saw-horses and a hundred dollars a year for our working capital. We went on and on, and we got the confidence of the community by telling them that if they would refuse to give charity to unknown beggars at the door and send them to us, we would investigate every case and give relief where it should be applied. We secured the confidence of the community at once, and they were relieved of an incalculable nuisance. Our premises are open for investigation. It is known that every case will be investigated within a few hours, and help, when necessary, will be given.

Question:—How is the institution supported?

JUDGE WAYLAND:—By contributions from the churches and by gifts from those who pledge themselves for a certain amount. We do not have all the money we ought to have. We ran behind twelve hundred dollars a year ago, but that is pretty nearly paid off.

Question:—What has been said refers to small cities. In Philadelphia we come in contact with large labor organizations. Has the experiment been tried of putting the people to work in agricultural lines? Is it feasible? How else shall we put men to work who come to Philadelphia and are incompetent?

JUDGE WAYLAND:—Do you refer to the famous potato-patch work? A great deal has been said about putting people at work on the land, but how are you going to get those people into the country? You cannot pull them out. There are farms within twenty miles of here where men seventy-five or eighty years old must go out and plant and hoe because they cannot hire anyone to do it. They must do the work themselves or lose their crops. These unemployed men in the city will not go out to the country unless you apply dynamite.

Question:—How shall we provide work for them then? The labor organizations will not allow them to work on the street.

JUDGE WAYLAND:—Sentence them to the work-house, then, where you have a large farm attached.

MRS. LINCOLN:—In Berlin eighteen hundred such men are employed in cutting wood and in the sewage department. They are all under sentence.

JUDGE WAYLAND:—That is the only way it can be done.

MR. PHINNEY, of St. Louis:—The Detroit plan is not available for all classes of men. It was not designed for that purpose.

MR. JACKSON, of St. Paul:—The St. Paul work-house is arranged on business principles. The superintendent believes in putting these men to work for all that is in them. They have to work on a farm.

MISS RICHMOND:—I am afraid that we talk too much about relief in work. The important matter in this complaint is that the charitable public is responsible for the disease. The men in these families have been manufactured by sentimentalists. A man is still a pauper if he has to have work provided for him. It is possible to make too much of potato patches. Many of these lazy men are not drunkards. I do not think that people in the small cities know this class. I should like to emphasize the question in its aspect toward children. Too often we overlook the fact that the children growing up in these circumstances are forced out into industrial conditions at too early an age, and that they are apt to marry early. I know a girl who borrowed a pair of slippers and a boy who borrowed a coat that they might be married. They were almost children. They had no idea what marriage meant, and, to me, that is the most depressing thing. It is important to get hold of the boys and girls and to put a new ideal before them—to give them higher ideas of what a home should be. When a girl gets a better idea of what a home should be, she will not marry the first idle fellow that she happens to fancy. It will prevent a great many bad matches. We must never lose sight of the fact that we must influence public opinion at every point; that we must talk about these questions early and late. We must make ourselves nuisances, as I do in Baltimore, by discussing these things constantly. Charity workers too often lack imagination. They see the suffering at their doors, but they are not able to picture the awful significance that these things will have for the future generations of the world.

MR. LINCOLN:—The newspapers are doing much evil in one direction, in the sensational reports which they make of police trials. I often see young fellows reading these accounts, which are given in as entertaining a way as the reporter knows how to use. This matter of drinking and intemperance is treated in a light and sensational way, so that the young people reading it do not see the serious side of it. In some way the tone of papers should be improved, so that even the police court record should be dignified. A man reading the account of what has taken place in a court room should

be made to feel sorry for what has happened, instead of finding it a matter for merriment.

MR. LUDDEN, of Nebraska:—In distributing garden seed to the people in Nebraska I have had men send the women of the family to get the seed, and then would find that the men sat down and the women made and tended the garden. The unemployed men will not take the cultivation of the soil as a solution of their idleness.

MR. CROZIER, of Michigan:—A few weeks ago I was called upon by a gentleman who was at the head of the Poor Board of Detroit, and as such is conversant with various schemes of relief. He told me that one significant result of the potato patch had been obtained in that city. That work was not designed for the people we have been discussing to-day. It was for people *bordering* on that class. The result has been that many of those people are now glad to go out a few miles into the country, and some are renting a half, or a whole, or two or three acres of land and are farming on their own hook. If the scheme is introduced in the practical way that it was in Detroit I think we shall get good results.

Meeting adjourned at 5 o'clock.

CONTINUED CARE OF FAMILIES.*

IN THE United States Associated Charities' work has passed from infancy into childhood. In earlier days we groped doubtfully for ways and means, but now we are beginning to work intelligently and to form good habits in our methods.

We ask you this evening to consider one of these good habits, namely, "The Continued Care of Families."

Associated Charities' cases can all be classified under three heads, Degradation, Destitution, and Special Work for Children.

Under Degradation (Troubles Moral) come:

- I. Laziness.
- II. Alcoholic Intemperance.
- III. Other Petty Immorality, (such as lying, defrauding, beggary, shiftlessness, a too low standard of life, lack of economy, family squabbles, inefficiency, etc.)
- IV. Cruelty to or Neglect of Children or Relatives.
- V. Criminal Immorality, (such as gambling, stealing, defrauding, vagrancy, illegal liquor selling, cruelty to animals, etc.)

On the other hand, the causes of

Destitution (Troubles Financial) are:

- I. Lack of Work.
- II. Sickness or Physical Defects.
- III. Lack of Wage Earners in Family or Poorly Paid Employment.
- IV. Overexpenditure.
- V. Degradation. (See I., II., III., IV., V.)

Whereas, in *Special Work With Children*, our first attention is given to see that they grow up under the best conditions possible—moral, intellectual, social, industrial, physical—and enter occupations where there is a chance of making a respectable livelihood for themselves and their families in the future.

When we see adverse conditions in almost every family under

*Read at Charity Organization Section Meeting, New Haven, Conn., May 28th, 1895.

our care appearing again and again, year after year, like weeds in our garden, we must keep at work continually, season after season, pulling up the weeds of degradation and destitution, cultivating the thrift, self-dependence, industry, virtue, and health, as well as the intellectual and social natures of our poor friends. If we hope for success in these human gardens we must have such love, enthusiasm, energy, thoroughness, courage, as Celia Thaxter showed in her island garden. As she studied the habits of each plant in order to give it the essential elements for growth, so we carefully and patiently try to develop each family within the limitations of its nature. Mrs. Thaxter's book has many lessons for *us*, and it is pleasant to learn them in the delightful atmosphere of her breezy surroundings.

Thus, it is essential for every visitor to start out with the idea that this friendship for the family is to continue; it could also be made helpful by frequent consultations between the visitor and his conference. This could be written out by the committee or its agent for every family needing a visitor, as, for example: "At 5 Clark street lives James Leonard with his wife, Ellen, and their four children. You can introduce yourself as having heard that he is out of work. You may perhaps help now to get him employment and in the future by looking out for the children. We shall be glad to hear from you about this family at the conference, Charity Building, Wednesday afternoon at 3 o'clock, at the office, or by letter."

Whenever the family has been helped over its period of sharp distress, then comes the time to assist in improving its condition permanently. It has been said that it is impossible to visit a family without making improvement, and it is equally true that it is impossible to visit a family, *year* after *year*, without making *permanent* improvement. Only by this long acquaintance can the friendly visitor become "the visiting friend." Friendliness is helpful, but *friendship* is *powerful* for good. We all know how the confidence of a friend has helped each one of us up into places we should never have reached alone. A striking example occurred once during a visitor's illness, when we were asked to call on some of her poor people. One of the women we had not seen since she first came to us some four years before, and we remem-

bered her distinctly as quite ordinary then. Imagine our surprise in finding that a certain dignity and earnestness, akin to that of the visitor, had crept into this woman's life and found expression in her face and bearing. Such transformations cannot take place in a few weeks or months; they are of slow growth, but they are the best rewards of friendship.

There are visitors who find it difficult to talk with their poor families; one, we remember, thought he could not speak to them of the opera and theater, and so felt that there was nothing to talk about. Edward Everett Hale's "How To Do It" applies just as well to conversation between the poor and well-to-do as it does to conversation elsewhere. Why not talk, therefore, of the theater, or opera or of anything which interests us, as the best means of interesting them? If they cannot afford these recreations themselves, they may care all the more to hear them described by others. Often our poor friends are eager to know all we can tell about ourselves. If we wish to secure their confidence, the safest way to make sure of this is to give them ours. Visitors there are who keep to their own simple and natural ways with their poor, as they do with their well-to-do friends. One of these visitors, an artist, took an unruly boy from one of her families to the art museum. In the same charming spirit with which she entertains her society friends she cultivated the artistic imagination in this boy. When he went home he could not begin again slashing up the furniture with his pocket-knife, or beating his younger brother, for, on every pine chair and table, as well as on his brother's jacket, arose a vision of a soldier's camp fire at sunset, of a cardinal in his crimson robe of state, of three boats sailing out into the moonlight. He soon became a good boy, but the process of making him clean and neat took two whole years, although it was done finally by continued lessons in connection with situations found for him from time to time. Perhaps we may be pardoned for giving a homely instance to show how the friendship of this same visitor established a healthful habit. A young girl went up to a country house for a vacation, and on coming home, took the visitor one side, shutting all the doors, and asked: "Do you brush your teeth?" The visitor admitted the fact. "Well," said the girl, "the mother and the girls in the country brushed

their teeth. I thought it might be a notion they had, but if you brush yours it must be right, and I am going to brush mine." This visitor writes: "It is only by the strength of our sympathies that we can be of use to the poor. The bond is, however, stronger and more wholesome when one is able to receive sympathy from them and such small services as they wish to offer. If we can draw out an interest in our own way of life, and occupation or experience, from people who never read, our answers to their questions make a deep impression. The questions may appear somewhat indiscreet, but they are prompted not so much from curiosity as from the eagerness to understand something of the world outside of their own. Our answers may open a window from a dark room into the summer world of thought and imagination."

After you have been "the visiting friend" it is only one more step to have your poor friends come to visit you. Well do we remember the lady who gave the boys from her poor family a standing invitation to spend any of their leisure time at her house and garden. In this cultivated home the intellectual nature of the boys developed. As they grew older they went to the theater only to see Shakespeare's plays, though they struggled up into the top gallery, like Charles Lamb! When we first knew this family thirteen years ago, they all ate out of one dish, on the floor. Now one of the sons earns \$1,700 a year as a designer and the family owns a house in the suburbs.

Often the relation becomes quite social between visitor and family. At the conference one day a visitor told of a family she had befriended for five long years, where at last there had been some improvement in cleanliness and some members had joined the savings society. Some one asked if the visitor would not keep on with the family. "Oh, yes; but I only visit the family socially now," she answered. A happy ripple of laughter went through the conference, which has grown to be cheerful as it has watched the successful work of its visitors.

We have now seen how the visitors impart their own virtues, how they cultivate the intellect, health, industry, self-dependence, thrift, and the social natures of their poor friends.

"In these ways and many others the visitor takes up the

brotherhood of man, and translates sentiment into living acts and practice."

If we are anxious to keep our poor families from being pauperized, to help them to save, to start them out into new fields of activity and enjoyment, we should keep them under our continued care. Although kind and considerate, we must be firm and constant. Conciliation and tact are essential for success in our work, and these can be cultivated in us and in our unfortunate friends only by a long personal acquaintance and by frequent consultation on things of interest, finally making a compact of friendship and justice, most powerful for good.

The more discouraging a family is, the more courage we summon to help them out of their difficulties. Although sometimes it takes a great while to discover them, encouragement and praise of the good points of a family and their cultivation brings excellent results.

As soon as the visitor and the family know each other well enough to have a hearty laugh together, even if it be at the expense of the family, it is a great help. A visitor found it difficult to get on confidential terms with one of her families until they happened to be talking about the children's birthdays, when she was surprised to find they all four came on holidays—Washington's Birthday, Fourth of July, Christmas and Thanksgiving. Upon further inquiry the woman said she always called the holiday of the month in which each child was born the birthday, as it was easier to remember. Then the woman and the visitor had a laugh together over what would have happened if one of the children had been born in October or any other month when there is no holiday.

Constant attention is given to make the friendly visitor efficient and progressive. If the family moves from our district the visitor is asked to continue his friendly relations, except in rare instances. For, if any charity work is worth doing at all, it is worth following up to see the results, that we may learn what plans it is wise to try again in like cases. Coöperation with relief societies is often made secure for special families if we can quote practical results of long standing in similar cases. We try to keep growing, even if we have to learn, sometimes, by failures.

"The continued care of families" often leads to the adoption of new principles in our work. For instance, in the early days one of our old women who had received a small monthly pension from the overseers of the poor for years, had been taken off of public relief and the same pension given by a benevolent individual; her case had been investigated by the overseer's visitor, by the Associated Charities agent, and she had had a friendly visitor for a long time. Finally, from a new landlord, we learned that this woman had a daughter who owned a six thousand dollar house and was quite able to provide for her mother. This taught us the lesson that where pensions are given investigation should always be continued as long as the pension and in every direction. Soon after this an aged man and wife applied for a pension. True to our new principle, we looked up their old bank account and, to our surprise and theirs, discovered still to the old man's credit the sum of six hundred dollars, the bank having neglected to enter this amount on his book upon the death of a former wife and the transfer of her account in the bank to his name. With the help of a son this aged couple are still living on their savings.

In all this work of "the continued care of families" the visitor receives the constant help of the *weekly conference*, where we learn from each other, and of the *daily committee*, one member of which is at the office every day to make action taken for each family prompt and efficient.

Sometimes we cannot help wondering what the poor families think about us; what they would wish to say, if they were here with us to-day, on this subject of "the continued care of families;" how they look upon friendly visiting and the visiting friends, going on year after year. Once in a while we get hints of their thoughts. A young visitor is in the habit of calling every week upon the old woman in her care. When she cannot visit during the week she sends a letter to speak for her. Lately she has been much surprised and pleased to find all these notes preserved and as carefully tied up as a package of love letters.

In another family the visitor was talking with a boy, Dan, for whom she had tried to get work, when he said: "If you offered me the best job in Boston I wouldn't take it."

The visitor replied: "Do you know what a foolish remark you have made? You do not seem to care for my help. Perhaps you do not want me to come here. Now, I will give you just five minutes to think about this and whether you ever want to see me again." Dan did not say anything, was perfectly sullen, while the visitor sat, watch in hand, until she said: "The five minutes are up." He answered: "I do want to see you again." Then the visitor told him she would soon come again and expect to find that he had got work for himself and, sure enough, he had, getting six dollars a week.

As the habits of childhood help to make the character and success of the man, so the habits we are forming in our Associated Charities will shape the character and reputation of our work. Our lessons are the fruit of both sweet and bitter experience, but the pleasant memories predominate.

Holding fast to the good that has come to us and to our poor friends from the past and present, we lift our eyes for a vision of the future. Behold the sky is gray and dull with the clouds of degradation, destitution and neglected childhood, but in the west a clear, bright light gleams. It glows brighter and clearer as the years move on; it reaches up into the dark clouds, giving them a silver lining. The destitute are not so numerous or so poor, the degraded are decreasing and improving, the children have a better chance in life.

How can we make this dream of the future a reality? What part can "the continued care of families" take in the uplifting of the poor? As all knowledge gives power, so an intimate acquaintance with the poor people furnishes facts upon which to build safe foundations for the future. Not in vain are the sufferings of the poor. They teach us how to protect them, their children and others from like distress in the future. Already there are many forms of preventive work, but especially prominent are the savings societies, the recent introduction of physical and industrial education, the neighborhood guilds. The day cannot be far distant when ethical education will find its way into the schools. Great opportunities are ours in "the continued care of families." May we have wisdom to see and, seeing, to act for the best good of all, the present and the coming generations.

FRANCIS A. SMITH.

IMPROVED DWELLINGS.*

IN addressing for the first time the National Conference of Charities and Correction, I feel tempted to ask your kind indulgence if I seem to make statements or call your attention to facts which are already well known to you. For twenty-two years many of your members have been in the habit of meeting together, and the subject which has been assigned to me is one with which many who are present are already familiar.

I shall console myself with the reflection that you will better understand any mistakes or errors which I may make than if you were strangers to the work; exactly as an acquaintance of mine once said, on being asked to play the piano before the famous Von Bülow and meeting with the unparalleled misfortune of a broken string: "I would rather it should have happened before Von Bülow than before an ordinary audience; he could understand."

If any broken strings or disconnected threads appear in my discourse, I am confident that you, like the great master of music, "will understand."

The subject of improved dwellings is one that has awakened interest in many cities of the old world and not a few of the new. It has a direct bearing upon the strength of the nation and of the people, for it has been conclusively proved that an effort to house the masses of the people comfortably and respectably tends to diminish the ranks of pauperism and crime. Attention was first directed in Glasgow to the success of the experiment of abolishing the slums, though I am not sure that they were known by so euphonious a name twenty-five years ago.

In a report to the Social Science Association of America Dr. Eaton says:

"Such relief was indispensable in the older parts of the city, the very buildings and ground plan of which had made a high death rate inevitable. There had been extreme filth, crowding and disease. About \$7,000,000 of valuable prop-

*Read at Charity Organization Section Meeting, New Haven, Conn., May 23, 1895.

erty in the worst part of the city was purchased, and over 3,000 buildings upon it rebuilt or remodelled. The 15,425 of the poor removed got better accommodations. The death rate, which in 1869 was 34 in 1,000, fell in 1873 to less than 30 in 1,000, and, what is more remarkable, vice and crime have gone down as health has gone up.

"In 1867 the whole number of crimes was 10,896; in 1873, 7,869. Thefts in 1867 numbered 1,192, and in 1873 they had decreased to 264.

"All this was accomplished, not by arbitrary power, but by the free, intelligent action of the people of Glasgow, taxing themselves and working for the good of their city."

Of course such an experiment as this attracted the attention and won the admiration of the world. For this reason the results of the reforms effected in Glasgow are comparatively well known and have become an old story, which will, however, bear repetition.

It should be remembered, also, that, as Dr. Eaton says, "The English statutes are far more comprehensive than any other similar legislation in this country. They authorize the removal of tenants and buildings, the making of new streets and sewers and buildings, the borrowing of money and the mortgaging of taxes on a large scale."

Other cities of Great Britain have not hesitated to follow the example of Glasgow, and in Birmingham, especially, an immense benefit has resulted to the city from the great "Improvement Scheme," by which portions of its worst and poorest neighborhoods were wiped out and replaced by business blocks in the center of the city, (of which Corporation street affords a splendid example,) and by cottage houses in the outlying districts or in localities which are not available for warehouses or shops.

It was my good fortune to visit some of these cottage homes of Birmingham last summer in company with a gentleman, a paid official of the city, who has them in charge. It was a pleasure to see the neat and attractive little houses, containing three or four rooms each, which are let for the moderate sum of four shilling or four shillings and sixpence per week. Families can live very comfortably in these little homes, and the way in which the rows of houses are built, facing a court-yard, used in common, gives them abundant

light and air, especially as the houses are only two stories in height.

The question of municipal ownership of such houses is a large one, and cannot be entered upon in any brief discussion of the subject. I am inclined to think that individual ownership is more in accordance with American ideas. But however that may be, there can be no question that the opening up of crowded areas in large cities results in positive physical and moral benefit to the population.

In Birmingham, in consequence of the improvement made, the death rate has decreased 6 per cent., equal to 2,400 lives per annum, while in Liverpool, where municipal ownership has also been tried, the corporation (of the city) now gains 5 per cent. on its expenditure and arrests have decreased 20 per cent.

London, Paris, Berlin, Hamburg and Edinburgh can be cited as examples of great cities which have taken vigorous hold of the problem of better housing of the people. Even from Geneva, whose rushing river Rhone inevitably suggests the carrying away of all impurities, I have recently received a report speaking of the foul and unhealthy old houses which exist there, and the cheap and flimsy construction of the new, both entailing conditions of living which call for a greater interest on the part of the citizens of Geneva to secure to its people the erection of a better class of "*maisons ouvrières*," or such little houses for workingmen as are to be found in many cities of Europe and America.

In Berlin the question of housing the poor has been met in still a different spirit. The truth, often asserted, that there are no slums in that great city, is a fact. We travelled through its length and breadth in search of their familiar aspects, but we did not find them. There are plenty of poor people, but there is no poor quarter. The miles of well laid-out streets, with houses of uniform size and height, afford accommodation to rich and poor alike. The well-to-do inhabit the choicest floors of the apartment houses. The poorer neighbors must be content with rear, attic, or basement tenements. This intermingling of rich and poor makes the conditions of poverty less distressing than when it is crowded into one section of the city, as in the East End of London,

or even the North End of Boston. The suffering may be as great, but it is less condensed into a certain area, and then, too, in many respects the provisions of Berlin in regard to the care of the indigent poor are wiser than our own.

The impossibility of the workingman's owning his own home is recognized in many cities of the old world, just, as per force, we are obliged to recognize it here, and the very fact that this is so imposes a greater duty upon householders and landholders who have it in their power to make the lives of their tenants wretched or comfortable.

There are three methods by which the welfare of the working people's homes can be secured. The city, as a corporation, can by proper legislation insist on the destruction of all unsanitary and unsuitable houses. Individuals like the President of this National Conference, or societies like the building company to which I belong, can erect new and comfortable houses, and workers who have sufficient time and leisure can attempt to restore and reform old buildings which still are suitable for occupancy. The latter is Miss Hill's method, and is also the one with which I am personally familiar. I believe in it, even though it means more work and is productive of less permanent results than the erection of new houses or the formation of a neighborhood. I have always felt that both avenues of improvement were open to those who cared to do what they could to better the condition of the homes of a great city. A little spot, one house, even, which is pulled up from degradation and squalor may do much to regenerate a neighborhood; and when I say regenerate I mean the word in the full sense given to it by Dr. Parkhurst, namely, that the neighborhood should experience a change of heart.

I have seen the improvement induced by the example of five well managed houses belonging to our Boston Coöperative Building Company. It is hard to say how it began, but insensibly there *were* changes. The cracked buildings opposite were repaired, the street was paved, the corner bake-shop became more successful, just because we had invited a decent and self-respecting class of people to become our tenants.

In my original house, of which I have held the lease for fifteen years, the change is even more remarkable, because the

house itself is old and of wood, and does not boast of any modern improvements. Yet the people who live in it are respectable and temperate and friendly, a worthy class of citizens, all hard-working and industrious.

The rents in the old houses which I have hired and sub-let to tenants are among the lowest in the city of Boston, consequently I depend for their returns on the promptness of tenants in paying their rent (which I require weekly) and on sustaining few losses through vacancies and bad debts.

To insure good tenants, I and my agents are very careful in looking up references and insisting on the observance of a few simple rules. The people themselves are glad to abide by these rules when they understand their purport, and any family having a good record is not afraid to court an investigation of their qualities as tenants, a very favorite remark being, when the applicant for rooms is in every way "straight," "You can go to any place I ever lived, and they will tell you about me." We try as much as possible to avoid a floating population, our object being to secure tenants who intend to settle down and stay with us. Of course some changes will occur in any large house or group of houses, but it is better for the tenants themselves, for the property, and for the neighbors, that people who come to hire rooms of us should at least *intend* to stay in them.

There is much that I should like to say concerning the pleasure and satisfaction of individual work and the relationship between landlord and tenant, but I am anxious to describe fully the houses built two years ago by the Boston Coöperative Building Company, and therefore I cannot longer dwell upon the reformation of old estates.

The new block owned by the company is built in Boston on the corner of Harrison avenue and Lenox street. There are twenty-four houses in all, and they enclose a park 80 by 100 feet in area. The houses face on four streets, and have abundant light and air on all sides. The four corner houses contain six tenements of two rooms each, the rents of which are \$2.25 per week for each front and \$2 for each rear tenement. The other twenty houses contain each a three-room tenement on the first floor and a four-room tenement on second and third floors, for which the rents are \$3 and \$3.50 per week.

There are twenty-four two-room tenements, twenty three-room tenements, and forty four-room tenements in the entire block. Abundant closet and cellar accommodations are provided, and the plumbing and washing arrangements are of the best description. The tenants have the free use of the park and garden, and take a good deal of pride in it, as its trees, grass and flowers afford a pleasant outlook for the rear windows of the tenements, and make the back rooms as desirable as those fronting the street, which is unusual in houses of this description, where too often ash barrels and clothes lines are the only prospect from the rear rooms. The houses are thirty-eight feet deep, twenty feet wide and thirty-two feet high, comprising three stories and a cellar in the basement.

The plan of building around an open square or park has attracted much attention from students of social conditions both here and in Europe, and has been commended by the Metropolitan Park Association of Massachusetts.

This estate, which is only one of many owned by the Coöperative Building Company, is a fair example of what can be done in the way of furnishing good homes, at moderate cost, to poor people.

The company pays an annual dividend of 6 per cent. to all stockholders, and is managed on a business basis.

It holds property valued at about \$300,000, and I wish to call your attention to the fact that all its estates are managed by *women agents*. They are selected because of their fitness for the work, which really is, to a large extent, a matter of good housekeeping, and also because they are willing to give that attention to details which is essential to success in managing tenement houses.

It is noticeable that, whereas, at the outset, fifteen years ago, I could hardly find any woman who was willing to collect rents or undertake the management of tenement houses, I now receive monthly, and sometimes almost weekly, applications from excellent women, who would like to become collectors or agents, and who are ready to learn the business, partly out of interest in the work and partly because, among the many fields now opening to women, this seems to be a desirable one.

Thus, then, we have grounds for hope in all three of the directions which I have indicated.

Cities, both in the old world and the new, are recognizing the fact that the abolition of bad neighborhoods is one sure way of improving the moral and physical conditions of their population, and especially of protecting children from the evil influences engendered by bad surroundings.

Capitalists have discovered that it is good policy, as well as good philanthropy, to build model homes for working people, because the working people themselves have learned to demand such homes; and, finally, a greater interest is being taken in the social circumstances of the very poor, which cannot fail to result in an attempt to better the tenements in which many of them are compelled to live.

I have had two splendid instances of this increased interest during the past year, because individuals, in both cases women, have bought, to hold and manage on their own account, one in Boston and the other in Philadelphia, old brick tenement houses.

These ladies, unknown to each other, are working in the same direction, and with the same intention at heart, and they are worthy examples of what many others like them are sure to try to do in the years to come.

For all such signs of usefulness and helpfulness—let us be thankful. They are the bright spots along a road where many have travelled with uncertain feet and discouraged hearts in the days before it was understood that it is not only the duty, but the right, the privilege, of one human being to help another.

There is little doubt that the better housing of the poor, and the subject of improved dwellings, is one which is receiving careful attention in all large cities—but there is one view of the subject which I must call to your notice.

You will often see statements in the newspapers to the effect that it is a cruelty to evict tenants from bad dwellings, old and dilapidated as such buildings may be, they are the only quarters which their destitute inhabitants can afford to hire. Now, this is a fallacy, and should be exposed as such. Those miserable rooms usually bring as high rents, in proportion to their accommodations, as would be paid for cleanly and sanitary tenements. Their occupants stay in them as long as they are permitted to do so, for two reasons: First,

from ignorance; second, from a desire to live by vice and crime, and therefore to escape the observation of scrupulous landlords or agents.

Miss Hill, in "A few Words to Fresh Workers," speaks very plainly on this subject, and even suggests that an inquiry made by anyone interested would result in finding that a higher price was paid for wretched dens and rookeries than is demanded by owners of decent dwellings. My own experience would place the rent of the bad houses at least as high as the rent of the good (by which I do not mean, of course, those having the highest standard of excellence), and the town Council of Edinburgh did not hesitate in 1889 to adopt the following recommendation of the Health Committee, which would seem to be an endorsement of the views expressed by Miss Hill and others, relative to the occupation of bad houses:

"That, with the approval of the Magistrates and Council, the Health Committee should proceed in the work of closing unsanitary and uninhabitable houses, as from enquiries made, the Committee is satisfied that the parties removed from such houses readily find accommodation elsewhere, *and it is believed that in most cases they are quite able to provide themselves with better dwellings.*"

Thus then, we see that it is our duty, as Dr. Russell, of Glasgow, would say, "to get the power, if we have it not, and to exercise it if we have," to see that the houses of our neighbors shall be as wholesome as our own.

We need to do this on the ground of public morality and public health; we need to do it on the higher ground of moral responsibility towards those who are in a certain way dependent on our efforts.

The poor man has many things to occupy his time besides the problem of how to secure good homes for himself and others situated like himself. Usually he takes the homes as he finds them, and blames or praises the individual landlord or agent for their condition. He rarely understands that one house or one locality should be part of a large scheme; he has no leisure to read why certain cities are well-built and well-planned, why certain localities are pure and healthy, while others are subject to danger from disease and malaria.

It is for us, who have the leisure, to study these questions, and seek to solve them. The *result*, the working-man is quite as able to understand as any of us. It needs no training no experience to apprehend the truth that a good, clean, wholesome home ought to be within the reach of every honest, temperate, and respectable man and woman; that only from such homes can the best children, and the best citizens come forth to help forward the progress of the nation. For just such progress and such enlightenment we, at the close of the 19th Century are working and hoping.

We are entering upon a new era; rich and poor alike are struggling to understand matters which seemed beyond their comprehension only a few years ago. Out of the darkness light is beginning to dawn. Out of this struggle is coming a demand for better things. Among the many benefits which it is hoped the 20th Century may confer upon the human race, I am sanguine enough to believe that better homes for all people will be an important factor in the progress of the world, and especially in the regeneration of its large cities.

ALICE N. LINCOLN.

SANITARY OVERSIGHT OF DWELLINGS.

NO CHARITY Organization Society should be content to be simply a clearing house, or think its chief work is dealing with the destitute so far as regards relief; it has a broader and more far-reaching work. It should be a power in the community in promoting whatever tends to the permanent improvement of the poor and unfortunate; whether it be the upbuilding of character; the improvement of the home life, or in the outward surroundings of that home.

People in all sorts and conditions of life are deeply affected by their environment, and for that reason, if for no other, a Charity Organization Society should advocate any and all measures that will improve the surroundings of the working people. If it be University or College Settlements with their educational and social features, Guilds and Clubs, Missions working on institutional lines; the proper housing of the people in Model Tenements, the improvement and oversight of old ones; the establishment of public baths, or restrictions in the sale of intoxicants, let a Charity Organization Society do all in its power to advocate these measures.

A Charity organization Society with its broad knowledge of the needs of the working people, of the neighborhoods where want and destitution abound, where crime is prevalent, can always be a source of knowledge to anyone interested in establishing these institutions.

An all-important question in every large city is the proper housing of the working people. Fortunate is the city or town where they can and do own their own homes, and where but two or three families live in one house. But unfortunately in most cities we find them huddled together in large tenements, with anywhere from four to forty families in one building. Where a large number of families live in one tenement and no one person in the house is responsible for its good appearance and sanitary condition, and where the owner is negligent in making repairs, which many times are necessitated by the destructiveness of the tenant, it soon begins to show the lack of care, and in a short time the conditions are so wretched and unsanitary that it is reported to the Board of

Health, who order certain changes to be made, and then apparently forget to see that they are carried out, or in some cases do not have the necessary authority to make the required improvements. Is it necessary that any one person should maintain an oversight of the dwellings of the poor, especially where they live in tenements? (By tenement is generally meant any house occupied by four or more families living independently of each other and doing their cooking on the premises.) A few of the causes that lead to these wretched and foul conditions will answer the question.

No one questions but that in all cities and towns there is considerable neglect on the part of the Board of Health in enforcing the adopted rules and regulations governing tenement houses; that this lack of enforcement is the principal reason of foul tenements. The secondary causes are indifference many times on the part of the owner or agent; the neglect, indifference, and carelessness, and ignorance of the tenants, and the failure on the part of the landlord to arouse in the tenant a desire to keep the house in a clean, well-kept, sanitary condition. Wherever you find a well-kept tenement, you will see that it has been brought about by the co-operation of the Board of Health, the landlord and the tenant.

Again the past experience of all cities has shown that it is expedient that some association should have a general oversight of tenement houses, not only as to their sanitary arrangements, but their construction. What association is better fitted and equipped for the work than a Charity Organization Society with its large corps of workers, and its influential standing in the community.

If a Charity Organization Society is to have the responsibility of this oversight, shall it be left to the agents and friendly visitors, or to a committee appointed to that special work? An agent, with her multitudinous duties, has neither the time nor the thought necessary for the work. The most she can do is to report to the proper authorities all cases of nuisances that she sees, or to which her attention has been called, but she is not apt to look into the sanitary conditions of the house unless particularly directed, nor is she, alone, able to see that the nuisances she has reported are abated. A friendly visitor, by repeated visits, does have an influence

over a tenent, so that the rooms are kept cleaner and tidier; if she becomes acquainted with all the tenants, a change will then be noticed in the condition of the halls and stairways, and if she can interest the landlord in the good appearance and condition of his house a decided change will be effected. If these somewhat ideal innovations could be brought about in all the wretched homes in the neighborhood, there would be a decided improvement in the life and bearing of the people themselves.

But the united efforts of agents and visitors, it seems to me will effect no very marked changes in the surroundings unless public opinion is aroused which will demand that the dwellings of the working people be kept in a good and proper sanitary condition; that their streets are cleaned; that the ashes and the garbage are regularly collected. To do this there must be agitation both through the newspapers and at public meetings. How can this be better effected than by putting the oversight of the dwellings into the hands of a few interested, aggressive and determined people, who by their own visits and reports from the agents and visitors, are familiar with the conditions and surroundings of the tenements, and will insist upon the enforcement of ordinances both on the part of the tenement, owner and the authorities.

The Buffalo Charity Organization Society has always deemed the oversight of the sanitary conditions of the homes of the poor one of its special duties, and it has been the means in the past, of having condemned as uninhabitable many dwellings, and caused improvements to be made in many others. During the last three years we have been most active in this special work.

In the fall of 1892, anticipating that cholera might come to Buffalo, and that our city should be in a good sanitary condition, the agents of the Charity Organization Society were appointed sanitary inspectors by the Board of Health and detailed to inspect the tenement houses. The inspection was conducted under the direction of the Committee on Sanitary Conditions of the Homes of the Poor, and the Assistant Secretary. Daily reports were made to the Board of Health and to the Society. The inspection was continued for nearly a month and showed that there was a larger number of tene-

ment houses in the city than we supposed, as the majority of our working people, either own their homes, oftentimes renting a few rooms, or live in small cottages one and a half or two stories high, and from two to four families in the house. The inspection also showed that 31 per cent. of the houses inspected were in a wretched and unsanitary condition. In many cases the drainage was not good, the plumbing defective, cellars foul and filled with refuse, dirty and ill kept rooms, hallways and stairways, streets not clean, ashes and garbage strewn about them, and also on vacant lots and in yards.

The result of this inspection and agitation was a general cleaning up on the part of landlord and tenant, many houses that were unsanitary were, by order of the Board of Health, put in a good condition, while in others the defects were only partially remedied. The chief outcome of the inspection was the adoption by the city of ordinances governing the erection and care of tenement and lodging houses, which had been drafted by the Committee on Sanitary Condition of the Home of the Poor, with the co-operation of the Board of Health and Superintendent of Buildings.

The Committee has since then turned its attention to the enforcement of the ordinances, and has found, after repeated visits of inspection during the past winter, that many of the same tenements which had been at the time only partially remedied were again in an unsanitary condition. The matter was brought quite forcibly this past winter to the attention of the proper authorities, and through newspaper agitation many changes have been effected.

Since the ordinances went into effect a number of large tenements have been erected and some old buildings remodeled, the plans of which have been first submitted to the Board of Health and the Superintendent of Buildings for their approval. By this means it is hoped that our tenements will be properly constructed and in accordance with the requirements of the ordinances.

The Committee in its general oversight of the tenements has seen the great need of either private or public bath houses, and has been instrumental this past winter in having estab-

lished in our city a public bath house, to be situated in the tenement house section of our city, and which will be opened all the year. It is hoped the building will be ready for rain bath use by August.

The Civic Club of Buffalo, acting upon the suggestion of the President of the Charity Organization Society, and with the co-öperation of the Committee on Sanitary Conditions of the Homes of the Poor, has taken as one of its branches of work the gathering of information concerning our tenements, with a view to the enforcement of the ordinances governing the same. The work is directed by a Committee, the Chairman being the Assistant Secretary of the Charity Organization Society. A paid visitor makes the sanitary inspection of the house, and also takes a complete census of our tenement house population, in regard to number and size of rooms, amount of rent, number of occupants, nationality, residence in city and country, alien or citizen, occupation, sickness, etc., using for this purpose blanks prepared by the Committee.

The recent inspections by the Committee on Sanitary Condition of the Homes of the Poor, and the Civic Club has shown that many of the tenements which two years ago were reported as uninhabitable are now in good sanitary condition, this having been brought about by the co-öperation of the Board of Health, the owner and tenant, urged on by the Charity Organization Society.

Others are still in about the same condition, apparently owing to the failure on the part of the Board of Health to carry out the provisions of the ordinances. Again, some are found unsanitary that the landlords put in good sanitary condition two years ago, because the tenants themselves through ignorance or carelessness have not done their part in keeping the house habitable.

The inspections have clearly shown that it is most essential that some one should have a general oversight of tenement houses, not only as to their condition, but also as to their erection, even though it be somewhat spasmodic; that the good appearance of our city demands it, and that the people themselves need it. Experience has shown that people living on clean, quiet, orderly streets, in tenements well kept, both

as to sanitary arrangements and cleanliness, keep, as a general thing, their own apartments neat and clean, and also that their whole bearing is one of self-respect.

M. I. MOORE.

NOTE 1. I would say that I have taken the word, Sanitary, simply from the housekeeper's standpoint, not from the physician's or plumber's.

NOTE 2. I would say for any that are interested in tenement houses that those articles are printed in our Fifteenth Annual Report.

NOTE 3. I want to emphasize "All the year," because in my correspondence with other cities I found that most cities where they had a water front, either river or lake, their bath houses are open only through the summer months. (I believe Chicago is an exception.)

THE ECONOMY OF A MUNICIPAL LABOR TEST.

TO CITIES which give no public out-door relief the following paper does not apply. To other cities its suggestions may have value.

It is not necessary here to state the arguments in favor of a labor test as the safest means yet devised for sifting the unworthy from the worthy poor. Its operation in that direction is familiar. A labor test has also a kinder aspect which is not often considered. It makes relief easier for the class hardest of all to reach, but best worth reaching; the self-respecting, worthy poor, who prefer struggle to help and hesitate to press their claims. Many of these will accept work even from the poor department, but would suffer rather than allow their names to be on the poor books in the ordinary way for relief. It satisfies their pride to be able to work for what they get.

The economy of a labor test is, however, the subject under consideration in this paper. Many suppose, because a municipal wood-yard or stone-breaking yard cannot be run without heavy loss, that such yards are uneconomical and wasteful of the public funds. No greater mistake could be made. Suppose for instance that a municipal labor yard pays out \$15,000 a year in wages, and that the loss as a business venture, on account of the inefficiency of the work, or from other reasons, amounts to fully one-third, so that the cost to the city is \$5,000. In the first place this \$5,000 expended represents \$15,000 of the best kind of relief, of relief given in work. It saves those who take it from the feeling of being paupers, and may often save them from becoming paupers, for an able-bodied man who has once sunk his pride and taken alms, will be apt to seek them again. Money without work is a great temptation to character, and the poor are not usually too robust in their preference for independence. A poor department without a labor test almost fosters paupers. It is time to understand, moreover, that the able-bodied poor have no right to be supported in idleness from the taxes paid by the poor who work. An able-bodied man who applies for charity but will not work, deserves no consideration.

Five thousand dollars, then, spent in a municipal labor yard means \$15,000 of relief in wages, no part of which goes to the shirking poor, and no part of which tempts character to any great extent. This, however, is not all. It closes the doors of city poor relief on an army of loafers, who would have no trouble in proving their destitution, and who could read their title clear to city alms without a labor test. They apply for aid on the ground of lack of work, and they cannot be refused. An investigation will show whether or not a man is out of work, but it will not show whether he desires work. With a labor test all such men will be cut off the poor books, and this again will save for the tax-payers thousands of dollars which were doing harm and not good. I have no hesitation in saying that \$5,000 paid to support a labor yard will be equivalent to, not \$15,000, but from \$20,000 to \$25,000 in charity of the old style, and that the saving in character is quite as important as the saving in cash. The \$5,000 given outright undermines character and breeds paupers, while the larger sum respects independence, and saves the feelings of many who would have to be on the poor books for alms, if it were not for this work.

To repeat, \$5,000 without a test is \$5,000 only, given to the worthy and the unworthy, \$3,000 of it perhaps to the worthy. With the test \$5,000 is \$15,000 in wages for the worthy only, and saves many thousands more by barring shirkers. That seems to me economy.

It seemed so also to Mr. Richard Gardiner, the Overseer of the Poor at Rochester, N. Y. The Gardiner plan with its details forms an object lesson of high value. Mr. Gardiner bought stone unbroken from the regular dealers; he paid the poor of Rochester fifty cents a cubic yard for breaking the stone, and a little less for teaming and hauling; and sold the stone to the city for paving the streets, losing on the whole investment about thirty cents on the dollar. He was able to give a certain amount of work to all who applied for it, but during the whole winter not a single man in Rochester who was able to work received support from the city unless he earned it. Moreover, four hundred men with families who applied to the Overseer of the Poor for relief refused it when confronted with the labor test, and were not heard from again;

250 more families which had been on the poor books, were stricken off because the fathers of these families, though receiving support from the city as poor persons, refused the work. The city was thus saved the expense of supporting 650 families, the fathers of which, although able to work, were too lazy to do so, and the entire fund of official charity in Rochester was preserved intact for the more worthy poor. The city saved thousands of dollars, helped thousands more people than it could have without a labor yard which was to some extent self-supporting, and the tax-payers' money supported no idlers.

There are details of Mr. Gardiner's plan which deserve close attention. He gave no consecutive, steady work, thus distinguishing this relief widely from the relief work which was so general during the hard winter of 1893-94. Men were given labor tickets for two days, stamped Monday and Tuesday, Wednesday and Thursday, or Friday and Saturday. It was not steady work, and it broke up steady work so that no man would leave a regular job for it, even at the same wages.

This is probably the reason why the demand for this work was not excessive although it was paid for at a rate equal to the average rate of wages outside. Moreover, being for only two days in the week, it left a man free to look for regular work if he could find it.

The work was paid for by the piece and not by the hour, a most essential provision in all relief work. Charity work by the day is sure to be listless and inefficient. The men work as they please, knowing that it is make-believe work provided for their relief, and that they are in little danger of being discharged so long as they make a passable showing of industry. If they work by the piece their earnings depend upon their industry; a spirit of emulation urges them on to beat each other's record; and instead of half-hearted dawdling, you see a wholesome zeal and energy which have a moral value. Another conspicuous advantage of piece work rather than time work, is that the rate is less likely to come into conflict with ordinances fixing a minimum rate of wages for city work, or with the rates of labor unions. If a smart workman can make his \$1.50 a day, or whatever the legal rate may be, the rate paid cannot be condemned because all do not do so. It is

worth noting, however, that to some men who tried hard but were not strong and could break little stone in a day, Mr. Gardiner sometimes gave a ticket for three days in the week.

It is as important to understand clearly what the Gardiner plan is *not*, as what it is. In the first place, it is not, in any sense, the "municipal workshop" idea which failed so signally in France, in 1848. The Gardiner plan does not undertake to find steady work for anyone. Moreover it is not artificial work, or emergency work. It is simply what it has been called, a municipal labor test, and it seems to be a cheap and wise means of giving out-door relief, if it is to be given at all. The plan, taken as a whole, appears to me to escape the objections raised by Mr. Chance in his book on the Administration of the Poor Law, published this month, (May, 1895,) by the London Charity Organization Society.

The question of the rate paid has other interesting aspects. Mr. Gardiner apparently intended to have the men receive each week about what they would have received in cash from the poor department under the old plan. He seems to have divided this by the average amount paid per day for common labor, and so arrived at the number of days' work which he would give to each man. The rate paid can be arranged, however, without affecting the essential features of Mr. Gardiner's plan. He preferred fewer days per week and higher wages, and so avoided the odium of seeming to grind the poor, or offending unnecessarily the labor unions. The work done was undoubtedly more cheerful also than it would have been at a lower rate, and it does not appear that there was any excessive demand for it. In fact, Mr. Gardiner says that the men disliked to get work from the poor office, and that their pride led them to prefer the regular city work on the streets even at a lower price. When there was much street cleaning to be done the men stopped coming to him for work. As a compromise, to avoid odium, and introduce the scheme, the liberal rate paid in Rochester is defensible, and I am not sure that it is not commendable.

It must be clearly remembered that a poormaster is not bound to give work to all who apply for it. Mr. Gardiner refused work to all single men, and to married men without families. Married men with families received a labor ticket

at once if they made out a *prima facie* case of need. Then followed an investigation, and if it appeared that they were temporarily out of work only, but able to take care of themselves, no further relief was given.

We touch here upon the relation of such a scheme to Charity Organization Societies. It would assist them, undoubtedly, and relieve somewhat the scrutiny of the official poor relief which they usually feel obliged to practice. An applicant for charity who accepts work is *prima facie* worthy. In lessening their scrutiny of the Poor Department it would lessen also the chafing and irritation which sometimes exists between these two organizations between whom sympathy and coöperation are so desirable.

A pleasant feature of the work in Rochester was that the city election booths were put up at the different places where the men worked to give them shelter at meal time. A fire was kept in these booths and hot coffee and bread was served by the city at noon. It was the equivalent of a few cents more per day in wages, but it amounted to far more than this in charity, which means love. It altered the whole spirit of the work. Modern, so called scientific charity is too apt to neglect the humanities, even when they can be employed with safety. There is a lesson and a warning in the clever lines so often quoted about

"Organized charity, scrimped and iced
In the name of a cautious, statistical Christ."

Mr. Gardiner adopted the plan practised successfully in Indianapolis and elsewhere, of giving payment in goods only, not in cash. The Poor Department bought large quantities of flour, potatoes, coal, shoes, etc., at low, wholesale prices, and it was undisputed that a man who broke enough stone to get \$1.50 on his labor ticket received the equivalent of fully \$2.00 in cash. The plan also saved some of the weaker men from pledging their earnings to the liquor dealers. This feature, however, is not an essential part of the Gardiner plan.

The kind of work selected will vary also in different localities. Stone-breaking has the advantage that it requires no skill, and that the product of the labor can be sold to the municipality for paving and mending the streets. For light-

weight, in-door men, willing to work but not robust enough for stone-breaking a wood-yard might be added to advantage. The wood after it was sawed could either be given out by the poor department as supplies, or could be sold for what it would bring.

The essential features of the plan are, briefly: the restriction of out-door relief to the infirm and disabled; the shutting out absolutely all able-bodied men who will not work but wish to live on the public treasury; the giving of work for a day or two only each week, so that regular work even at lower rates will not be abandoned, and so that leisure will be left to seek regular work; and the payment by the piece and not by the day. It is the best means yet devised of aiding the high spirited, proud, poor, out of work through sickness or misfortune, and not through choice, who would refuse alms; it guards character instead of debasing it; and it makes one dollar do the work of six, to the benefit, both, of the tax-payers and of the poor who seek aid.

It has been suggested that such a scheme would succeed under a man of character and intelligence, but would not succeed in a city where the poor department was administered as politics, or was under corrupt influences. It is enough to answer that there is less opportunity for corruption in giving work only,—a commodity which even boodlers do not always itch to lay their hands on,—to men willing to work, than in giving money outright to men never tested, and who may have some "pull" with the authorities. I hope the Gardiner plan may be tried in every city in the country where public out-door relief is given.

FREDERICK ALMY.

EVILS GROWING OUT OF EXTORIONATE USURY.

FROM the day when the Medici bequeathed their coat of arms to the pawn-brokers of Christendom, the three balls have been the sign of a business more profitable, as a rule, than business in general. In this country, where government regulates the traffic and does not, as in Continental Europe, administer it, the trade has borne a certain brand of shame. It is one of three businesses in New York City which are always carried on behind shuttered or shaded doors. It smacks of extortion, of profits wrung from the very poor, which shock the moral sense, and it is despised.

Yet the occasional borrowing of money is to most men an absolute necessity. Merchants and mechanics must alike borrow. If the merchant had to pay half or one-quarter of the rate of interest charged the mechanic, he would speedily be bankrupt. A low rate of interest has been called one of the greatest factors of civilization. But if we exult because in London and New York the market-rate has been reduced to from one to four per cent. per annum, what has civilization done for the English or American wage-earner who still pays from 36 to 100 per cent. per annum for the loans which he must get from time to time, often through no fault or lack of thrift on his part?

Here is an undoubted field for philanthropic work. It is my ten-minute mission this afternoon to tell you how New York has tried to occupy this field. After a careful study of the Mont-de-Piété system abroad and of the interesting experiment in Boston under the leadership of Mr. Robert Treat Paine, and after a three-year struggle to raise the necessary capital, the Provident Loan Society opened its doors May 21st, 1894, with a fund of \$100,000, made up of sixteen subscriptions of \$5,000 each, two of \$2,000, fifteen of \$1,000, and two of \$500. This money was contributed outright; but the Trustees may (if they choose) pay the subscribers any amount not exceeding six per cent. per annum, which is covered by the net savings. Certificates, transferable on the Society's books, were issued to the subscribers. These certificates have no voting power. The Society was incorporated by special law

and is governed by a Board of fifteen Trustees elected by the incorporators and by persons elected as additional members by the incorporators.

The interest-charge is one per cent. per month, or any part of a month. There are no extra charges, such as are common in other pawn-broker shops.

Beginning May 21st, 1894, it was not until September 5th that the whole \$100,000 was outstanding in loans. The Society then borrowed \$40,000 at five per cent. and loaned that out. Then it issued ten-year five per cent. debenture bonds for \$100,000, paid this sum and provided additional capital, about all of which have been sold, largely to other charitable institutions.

At the close of business, May 20th, 1895, one year from beginning, the Society had loaned in all, or 21,432 pledges, \$358,672.50. Of these, about half in number and amount of loans had been redeemed, viz: 10,640 pledges, representing in money \$176,160, leaving outstanding as principal of loans \$182,612.50. The interest received in cash had been \$5,830.50 and there was still due on current loans the interest on \$182,612.50. The average loan made had been \$16.73. The average loan redeemed had been \$16.55.

Next autumn, when the first annual sale of unredeemed pledges takes place, it will be possible to state absolutely what the financial result has been. It is believed that beginning with 1896 at least four per cent., and perhaps six per cent., can be paid on the \$100,000 contributed. This is a consummation devoutly to be wished. Philanthropy which pays dividends is apt to be perpetual. And such a result will unlock the vaults of New York to the Provident Loan Society and enable it bit by bit to raise the \$10,000,000, or more, which it needs in order to control the pawn-broking business of the metropolis.

One of its most valuable indirect results has been that two or three of its leading rivals have already reduced their rates to meet its competition.

Up to November 30th, 1894, out of 12,286 pledges, 11,146 were of so-called jewelry (ranging from watches to revolvers), and 1,140 were of clothing. These figures and those already given as to the size of the average loan, show that the Society

has not reached far down into the submerged tenth, as yet. As one of its aims is to take away the stigma of borrowing on pledges, so that the poor may come to it as freely with their collateral as a great merchant would to his bank with his collateral, none but absolutely necessary questions are asked of our patrons, and hence statistics as to individual borrowers are not to be had. Most of them have been Hebrews, many Americans and Germans, few Irish, Italian and French. A good deal of out-of-town business has been done, ranging from Connecticut on the East to Illinois on the West and Texas on the South.

Our business with the very poor will doubtless be increased as soon as we can open branch shops (the present one is not in touch with the tenement-house district).

Our minimum loan is \$1; our maximum \$100. Personally, I think the maximum should be largely increased.

Our spacious quarters, at 279 Fourth Avenue, are always open to inspection. If you will all come there and see what is really being done, the Provident Loan Society will not only increase its own capital quickly and greatly, but it will also see, through your efforts, other banks for the poor started in many another city. God speed the day.

A. B. MASON.

RELIEF BY WORK AND LABOR TESTS.

The adequate assistance of the needy unemployed, and the preservation of their self respect, are the points aimed at in recent industrial experiments. Incidentally follow the detection of imposture, and the prevention of pauperism and crime.

In a company of this character, it is not necessary to enlarge on the evils stimulated into active operation in times of industrial depression and the development of philanthropic schemes, which, not infrequently, greatly complicate the situation. And such enlargement would also imply an ignorance on your part, of the various projects which the past two years have been so prolific in producing, such as wood and stone yards, farm colonies, park and road making, city potato patches, sanitary brigades and the like.

The proper subject for us to consider is the value, or otherwise, of Relief in Work and Labor Tests.

With some, it seems to be a most hopeful experiment. To others, it appears to lead to dire calamities in the line of socialism, paternalism, interference with established industries, etc., and the average charity worker is somewhat puzzled as to what is right. In England, where many experiments have been tried, some have gone so far as to say that work created by, and paid for from, municipal relief funds, is as demoralizing as direct relief from the same source, or more so, "When doctors disagree, who shall decide?"

The experience of the past year has not disclosed any necessity for new enterprises. There has been no unusual increase in cases deserving aid, or in the pauper class. Our condition, therefore, while by no means perfect, is yet not unsatisfactory.

Since June, 1894, the situation has steadily improved, and we have had but one hundred more resident cases than during the season of '91 and '92. In our judgment, this favorable condition is, in a considerable degree, due to the working of our labor tests, (woodyard and laundry) they being used generally by public and private relief agencies.

During the unusual industrial depression of '93 and '94, these departments were in active operation, and additional opportunities were afforded through the hearty co-operation of the town officials upon whom falls the care of the poor. This was shown in various ways, one of which was the establishment of another woodyard than our own, but managed by our office, and sustained at town expense. As to its operation, we quote from the annual report of Town Agent Garrity, as follows:

"As for the relief of the unemployed I will say this: The general depression of business naturally threw out of employment a large number of men. In their extremity they made application to the town for relief. The necessities of the town did not warrant at the time the employment of any such numbers as applied, but in view of all the circumstances, it was deemed wise to provide work for such as were in a distressed condition. Inasmuch, therefore, as we had no regular employment to offer, but realizing the circumstances of the times, we made a proposition to the City of New Haven and to the Park Com-

mission (the government of New Haven is dual, i. e., Town and City), to accept the services of laborers, for which we agreed to be responsible in the payment of wages. This both the City and the Park Commission accepted, and it gave us opportunity to relieve the pressing necessity of the occasion, and at the same time derive a benefit. We placed at work thereby a large number of men, and by this means were enabled to save an immense amount of suffering which would otherwise have resulted. Had we done so, the demands of the times would have compelled us to give aid without adequate return, and I believe, therefore, that under the circumstances it was the best that could be done, and trust that this action will meet with your endorsement.

"With relation to the woodyard I have only this to say: For several years past I have been besieged for aid by a class of persons whose object in making application was open to question. To be in a position, therefore, to adequately test the question whether they were deserving or not, and at the same time to provide relief, I entered into an agreement with the Organized Charities Association for the establishment of a woodyard, believing that persons who really desired aid would not be loth to accept a position there, in which event we could extend the aid which their circumstances and condition demanded, while those who should refuse to help themselves could be set aside as undeserving of recognition on behalf of the town. The plan worked very satisfactorily, a large number of applicants who were unworthy refusing our offers in this direction, thereby forfeiting consideration at our hands. The restricted market for the sale of wood in a short time demonstrated that it was a losing venture, and we therefore decided to abandon the project, which was immediately done, and we were fortunate in disposing of the tools and the product of the yard at a loss of only \$337.99. However, I am free to say that a great deal of good was accomplished, which, from a moral standpoint, more than compensated the town for outlay."

A recent report from Mr. Cummings, Overseer of the Poor in Providence, R. I., in relation to their woodyard, gives substantially the same conclusion as the foregoing.

The last paragraph of Town Agent Garrity's report, as quoted, indicates the ground from which this question should be considered, namely, "A moral standpoint." The average person, however, is apt to look at the matter commercially, and argue that inasmuch as stone breaking, wood cutting, etc., can be done much cheaper by power than by hand, it is a waste of means to use the latter, and the poor had better be aided by direct gift. They forget, or possibly do not know, that almsgiving almost invariably demoralizes the recipient, even though he be deserving, and greatly stimulates pauperism.

There are certain forms of laboring work, which must be performed by the municipality, and notwithstanding all the objections raised, we are of the opinion that where help is required from public sources, the injury to the recipient is likely to be much less, if such help comes in the form of wages for work actually performed. It should, however, be paid for by the job, and not by the day as is customary, and the rate paid should be so low that the subject will always be stimulated thereby to seek more remunerative employment.

We find the labor test an indispensable feature of our Association's work. The ability to instantly offer employment on the premises is of the utmost value

in determining the character of an applicant. The deserving at once earn something, and their fitness to receive supplemental aid is established. The impostor is promptly unmasked, and evidence secured ordinarily sufficient for conviction.

In the management of our labor departments, we make no charge for rent of premises, as we own the property, neither do we place the cost of supervision in the list of expenses. The latter is a part of our administrative work, and its cost is included in the disbursements for that department. Our expenses, therefore, are for supplies, tools, teaming, and the wages of the employees. During the hard times we were not able to sell over one-third of the possible product, and therefore could not exact the full equivalent in labor for food and shelter provided; as a result of this, we lost about \$1,200. This is exceptional. Since October last, we have run these departments at a small profit, and anticipate no trouble in ordinary years of doing so.

Thus far, there has been no serious complaint that we interfere with, or supplant, other industries. We keep the price of our product up to market rates, and the wages paid are not large enough to draw men to the city nor from other jobs. We strongly emphasize the fact that this work is in no degree permanent, encourage employees to seek better paying employment, and constantly assist them to do so.

There are a certain number who are content to accept even our low rate of wage, making shift to get along by doing odd jobs outside, but in any system there must be a sifting out, and when this disposition becomes marked, we force the subject to better himself if possible; if he will not try, we then handle him through the statutes relating to idle and vagabond persons, and thus throw off the parasites. Our police officials and judges are always ready to co-operate in this direction.

In addition to the advantages suggested in the foregoing, there are educational possibilities in the way of inculcation of better habits of living, such as regularity of meals, cleanliness, greater skill in work, and corresponding improvement in wages, etc., which will help much in building up the character of the persons who are sure to come to the notice of charity workers.

While our system is imperfect, yet we still find it most valuable, and for the present, at least, shall not abandon nor restrict our "Relief in Work and Labor Tests."

SHERWOOD O. PRESTON.

NOTE 1. Of course with the knowledge of the fact that the years of 1893-94 were exceptional, and that our experience ought not to be based upon the good or bad results of that year, but rather upon the experience in normal periods.

NOTE 2. That is the condition referred to in the season of last year.

NOTE 3. You will, perhaps, need to have an explanation made here, that we have what is called the dual government, having a part of the old-fashioned town government for a part of the management, the roads and a great many other things being in the care of the select men, while the other affairs are in the care of the municipal authorities.

LONDON, May 30th 1895.

DEAR SIR:—You ask me to send you a line upon the question of "Relief in Work. How far is it Wise?" It is a little difficult to deal with so large a question satisfactorily in the compass of a letter, and I can only submit one or two general statements, omitting many qualifications which one would naturally prefix to them.

1. Under certain circumstances relief by way of work is a necessity; for instance, in our workhouses or poorhouses it is essential that the people should be employed, and the better this is done, the more content are they.

2. In the case of persons outside workhouses or poorhouses in England, relief can be given in exchange for work, even to able-bodied persons, if the condition of the people at the time, owing to special causes of distress, requires it. Otherwise able-bodied persons must be relieved in the workhouse. It is essential that in these instances, if relief is given, it should be given as relief, and in no sense as wage. And it is essential also that there should be strict inquiry, that the supervision of the work should be extremely good, that if there is loitering or idleness, the workhouse should be offered to those that receive relief, that the payments should be made day by day only, so that at the very first opportunity men should leave such work. I should add that, by our local government board order, half the relief, at least, must be in kind. It is important also that the total given in relief should be as much as is absolutely necessary for the maintenance of the family, and no more.

3. Any large system of relief by work will in my opinion fail if all comers can claim it. It will fail because there will be gathered together a great crowd of very unsatisfactory characters who will not work, and do not intend to do so. This, I take it, is one principal difficulty in the administration of the German Labour Colonies, and the same holds good with an ill-managed Labour yard here, or, indeed, with any similar non-commercial provision of work. It follows that if work is to be used as a regenerative instrument, it can only be provided in comparatively few selected cases. I am speaking here of homeless men. Under very good supervision, etc., a small proportion of men may possibly be improved in character and assisted with good results. But the use of employment as a means of relief in this larger sense is in my opinion very limited.

4. The provision of artificial employment through municipal and other authorities is, I think, a great mistake. It creates the idea that in any and every emergency the people may rely upon the local authority to provide employment. It helps still further to congest labour, when everything should be done to promote the exactly contrary process of dispersing the unemployed to new places where they may find work. Several of the papers which I have sent you refer to this question. There follows also what has hitherto generally happened in the long run, viz: that the employment so provided is very costly, while, as a rule, owing to difficulties of supervision, etc., the experiment produces but little ultimate good.

5. You will conclude from this that I consider that the maxim frequently quoted: "Not alms, but Work!" represents a rather misleading appeal. On the whole it is best to deal with the cases from the point of view of all and any remedial charity, and not from the point of view of the purveyor of employment. The principles and methods of charity are necessarily quite distinct from those of employment and, except under very marked restrictions, it is better to keep the two entirely apart.

6. Of course, in the case of persons afflicted by blindness, etc., and for obtaining houses for girls, it may be necessary to provide employment, under altogether exceptional conditions, justified by the peculiar character of the

problem with which one has to deal in these instances, which are, after all, comparatively few.

7. What I have said above refers to a certain extent to the condition of things in England. Where, as in Scotland, able-bodied persons cannot obtain relief, it may be necessary to modify the administration of charity, and to provide, under very strict conditions, some kind of test work for homeless cases, indeed, to provide a system not unlike our casual ward system, through voluntary association. This, so far as I can understand it, is the line that is being adopted by some who are interested in this question in America. The general conditions of such relief are a separate room, or cell, for the casual—the insistence upon cleanliness by a compulsory bath—the cleaning or baking of clothes, and a uniform task of work. The law as to the non-relief of the able-bodied in Scotland may also necessitate special measures for relief by employment supplied from charitable resources, on extreme occasions, for instance, when some grave commercial disaster, such as the cotton famine, occurs, or even on lesser occasions. But these instances should be plainly exceptional.

To P. W. AYRES, Esq.,
Associated Charities,
Cincinnati.

I am, yours truly,
C. S. LOCH.

DISCUSSION ON "IMPROVED DWELLINGS."

Mr. Brackett:—We have a half hour now for other addresses from the floor. They will be limited strictly to eight minutes, and persons are requested to keep their remarks directed to the topics in hand, methods of bettering neighborhoods. We have one gentleman with us who knows a good deal about these matters, from study both in this country and abroad, and I am sure we would all be very glad if Dr. Gould would say something.

Dr. E. R. L. Gould, of Baltimore:—I am very glad to say something on this subject, both from the standpoint of a manager of a Charity Organization Society and of a student of social economics, having given a good deal of attention to this topic. I happen to have brought with me the final chapter of a report on this question, dealing with the question of improved housing of the poor from almost every standpoint, a report which probably will be published in July, and which every one of you may have, because it is a public document. It is called "The Housing of Working People." And let me say that a post-card addressed to the Commissioner of Labor, in Washington, will bring it to you. In it I have undertaken a census of model effort in every large city in Western Europe and in this country. And as the result of that experience, and not from any preconceived ideas whatever, I am able to say what I think is the most hopeful word which can be said on this subject, and that is, that model housing will pay and does pay.

Now, we all of us were most deeply interested in what Mrs. Lincoln had to say; we all approved of her doctrine, but she didn't tell us the whole story; her practice has been even better than her doctrine; her company earns the highest rate of dividend of one hundred and seventeen model organizations which I have had the pleasure of investigating. According to the report of that organization, 6 per cent. net is earned and a small sum set aside to the renewal fund. But for some reason or other the real net earnings are not disclosed. In addition there is something over 3 per cent., making a total of nearly 10 per cent. as the net earnings of that company engaged in providing really good homes for the working people of Boston. Mrs. Lincoln was too modest to tell you this fact. She spoke more from the standpoint of a daily visitor, but I feel as if you ought to know this. And I feel, furthermore, like mentioning it to emphasize another point which is of very great importance

in this matter, and that is that in the management of tenement houses to be sure of success you must have joint management—I mean of the sexes. Now, in this organization with which Mrs. Lincoln is connected half of the management, half of the directors, are women, and they must be so, according to the by-laws. The most successful enterprises in Germany are those in which the rents are collected by women. The most successful enterprise in Glasgow is one where the rent is collected by women. And so, I may say from personal experience, in London and other large cities, that there are a number of societies working along the lines of Miss Octavia Hill, not directly concerned with the model effort, but with regenerating the existing houses, where a good dividend is earned in every instance.

Dr. Walk:—Dr. Gould, what do you mean by a good dividend?

Dr. Gould:—That varies according to the neighborhood. I should place a good dividend at 5 per cent. in this country; I should call it 4 per cent. in Great Britain. I would go slightly above a savings bank rate for a good dividend; the security of city property is equally as good as investment in the best savings banks. I think this field of work is one in which the Charity Organization Societies ought to engage. I recall at this moment the Edinburgh Social Union, which is, think, one of the most successful of all the organizations I have seen, and which cooperates with Charity Organization effort. It represents a union of persons having deep pockets and good hearts and persons whose pockets are not so deep, but whose sympathies are quite as strong. Bad property which is in danger of being closed on account of its unsanitary condition is bought by some and is placed in the hands of other members of the society, who wish to work, but haven't the money to invest. The first class get 5 per cent. upon their investment, and, in addition to that, the property is improved, because all moneys which are collected over and above the rate of interest go for the improvement and repair of the property.

Now, the work of the women, in this respect, who do the rent collecting is essentially that of friendly visiting, and here is where you have a broad and enormous extension of that most vital of all principles of Charity Organization effort and friendly visiting, which can be conducted, let me tell you, not merely with ethical profit, but actually with financial profit, and that fact, I think, is an additional reason why it should be undertaken.

This subject is a very broad one, and I could not undertake to say much about it in eight minutes, but I want to say this: That the thing we need most in our large cities in America to-day is an expropriation law, such as exists in England since 1890. It is not sufficient when you go to a bad sanitary house to close it up, because a little political influence will occasionally open it after a few fictitious repairs have been made, and for some reason or other, if the proprietor is recalcitrant, especially if he is a man of influence, he is not followed up as closely as he might be. There is but one remedy, there is but one cure, for cancer, and that is the knife; and there is but one cure for an unsanitary house, and that is to blot it out of existence. That can be done, and that should be done on an equitable basis. We have been frightened in this country with stories of what expropriation costs. It used to cost a great deal, but that was when the right kind of practice was not engaged in. The value of an expropriated house, when expropriated for sanitary reasons, is determined under the English law by the value of the land as land and by the value of the old building as salvage. Now, you see that is very different from putting a value upon the rental value of the property. It means a tremendous saving, and it means, furthermore, this, that the former practice was in reality a premium upon slum property; and until we can get rid of the idea that the value of this old property is to be fixed by the value of what it rents for, so long shall we stay in the rear. The only equitable basis is to consider that property as a fit subject for being closed and as having no rental value whatever, but as simply having a value as salvage.

Now, let me give you an instance in property in Westminster, London, which was expropriated under the old English practice, and cost three pounds and fifteen shillings per square yard, while some adjacent property,

when exappropriated under the new law, cost less than one pound. The latter was an equitable valuation.

Now, this is the point: I think Charity Organization Societies should take up this matter, and use their influence to get the only efficient weapon that you can have to deal with irremediably unsanitary houses.

I sympathize most cordially with what Miss Moore has said in relation to Charity Organization Societies taking an interest in the enforcement of the existing sanitary laws. They ought to do it, and they can do it, and you can find numerous instances of voluntary organizations which have stood back of health boards and have stiffened their backbones, to the great advantage of the public. I think that is a perfectly legitimate field of effort, but that will not suffice of itself; you need the other as well.

There are many other things which I would like to emphasize, but I don't care to pass the limit of time. But let me say this in conclusion: Of course we all admit that the greatest, the most powerful, preventive agencies which we can adopt will be the most active in furthering the purpose upon which charity organizations are founded. It is absolutely no use trying to stop a stream of running water unless you cut it off some where, and so it is absolutely no use to seek to alleviate poverty and crime unless you get at its source. Now, I think one of the most fertile sources—I should say, perhaps, the most fertile source—of poverty, is this bad housing—I mean as a direct cause of poverty. The bulk of it is due to the bad sanitary conditions in cities. The houses in bad sanitary condition are, of course, a menace to the neighborhood; they afford a means of propagation of epidemics, etc. Then, again, when we look to the housing problem, we think we have the key to the solution of many things; for instance, we are able on this basis to make a differentiation of the needy population; we can block them out, so to speak; we can say the artisan, the higher wage earning class, can be provided for by model homes; as they can be made to pay, and to pay under all circumstances, there would seem to be in the future of things no reasonable excuse why every working man earning fair wage should not have a good home. Then, the second element in this differentiation is the class who are slovenly and careless and not of very strong moral stamina, persons who get drunk occasionally. These I think we can take care of on the line of Miss Octavia Hill's work for better housing, which I mentioned a little while ago as being peculiarly a field for charity organization effort, which may be remunerative and, where at the same time the friendly principle is applied and philanthropic bequests and trusts are used for that purpose. Lastly, I think we reach the lowest of all elements which now find shelters in the slums of cities. That is, I think, with the enforcement of the sanitary law becoming stricter and stricter, it makes it to the detriment of the owner to maintain slum property, for the reason that he is continually nagged by the health authorities to keep it in repair; for the further reason that the only class of people who go to live there are nomadic in their characteristics and irregular, and his rent varies so that he can not make much out of them.

With the enforcement of the sanitary law and with this exappropriation as a weapon hanging over slum proprietors, the result will be that, instead of being a premium, as there now is, for the maintenance of slum property, it will be positively to the detriment of the owner to have it, and that will result in liberating this great class of people from their present shelters. I think we should meet that by the provision of model lodging houses, which, either by private effort or municipal, can be made to pay. I am not in favor of municipal control except merely as an example.

One word in conclusion. I think we ought to consider this question, of course, as an ethical question at the bottom. We must consider that the house is the body, that the family is its soul. We all know that corrupt usage of the flesh brings blight upon the soul in physical existence, and so any environment which tends to drag persons down must operate to recruit the classes of defective and dependent, and delinquent who are chronic subjects.

Mr. Brackett:—Dr. Gould occupied a little of the next man's or woman's

time, but I am sure that it is very gladly given him. It is about time for us to turn to the second topic, which, though not akin to the first in one sense, is very much akin to it in another.

Before, however, we turn to that—we don't want to ride a free horse to death, but I know if Mr. Paine would be willing to say something on the topic of improved dwellings, we should all be very glad indeed to have the opportunity of giving him a round of applause.

Robert Treat Paine, President of the Conference:—I have nothing especial to say, Mr. Chairman and Ladies and Gentlemen, but I will not have this subject of better dwellings presented to me and remain dumb. I am delighted to follow in the lead that Mrs. Lincoln and Dr. Gould have given.

I want to say one word; we have no power in Boston to ex-appropriate buildings. I have again and again said, while speaking on this subject, that when you get hold of a foul slum it is worse than useless to attempt to repair it. Octavia Hill, in London, and Mrs. Lincoln, in Boston, can not, because their powers are not infinite, repair the slums that are hopelessly bad; nothing can be done to them except to apply the knife, as Dr. Gould has told us. How can we do it? In Boston, in Massachusetts, our powers, under the health law, are to declare the houses vacant, and they are closed up by the Board of Health when they are unfit for human habitation. And then, very often, as with the famous old slum of Boston called London Bridge, after it has been closed up some three months, some trifling repairs are made and it is opened again for occupation.

Now, the problem that I am going to speak about for one moment is this: how can we interest the community so as to gain power to prevail in this crusade against slums? It is an ethical problem; that is very good; that interests us here; it is a health problem; and I wonder if we can not, and if we must not, aim to get the aid and support of what I will call the working classes, by making them feel that the influence of this slum life and these horrible conditions, in raising a large percentage of a growing class to that wretched existence where they work a little and beg a little and get low wages, is to depress wages. And when we can make the working people feel that, so that they will join in support of petitions and the arguments that we make to the city councils, and in Boston to Boards of Health to take vigorous action, if we can get the working class to feel that it is really helpful to them and their welfare that conditions of life shall be improved, I think we shall win the fight.

Now, it is in this direction of having the working classes better educated, as I say, to understand their interests that we must look forward in several directions.

Now, if I may just mention the fact, I am President of the American Peace Society, and we are doing what we can in the cause of peace. I don't see any help for the cause in Europe until the working class can appreciate that these great standing armies are a luxury to the wealthy and they offer a splendid profession to the sons of gentlemen, but that they are a grinding curse to the working people. And when the labor unions and the working men understand that and arise in their might and say they won't have this intolerable burden of taxation put upon them the armies of Europe will be disbanded; and so when the working classes of this country appreciate that these horrible unsanitary conditions are a curse to them, the National Conference of Charities can more easily prevail.

Mr. Lincoln:—Just a few words in the direction of what Mr. Paine has said. First, that we notice in Boston that these old houses are rapidly being bought up by the foreign element who are seeking in the care of them to introduce foreign ways, which are just the things we are trying to oppose, and therefore I merely wanted to say, as a caution, that if persons in any city undertake to obtain better dwellings for the poor, they are going to come immediately, in competition with that foreign element, largely Jews and Italians.

In the second place I want to say that a great many of the oldest and

poorest in Boston are owned by the richest and best citizens, and a movement has been on foot to see that their names are published, and to pass a law that the name of every owner of every tenement house as well as his agent shall be printed plainly upon the building. That is one way of showing where the ownership is. A great deal of this property has come into the possession of most worthy citizens by inheritance, and they are not especially to blame for getting it, and one or two have told me that the hardest problem they have is what to do with the property they don't want to own.

One other thing I wanted to speak about was that you will run across political influence. One of the measures that we tried sometimes to get through was the abolition of drinking places under tenement houses, because the basements of some of the most profitable tenement houses are held as shops, and the most profitable of all shops are the rum shops, and we were defeated in the legislature and got leave to withdraw because of the political influence.

Mrs. Lincoln:—May I rise to one explanation? Dr. Gould has spoken of the large return in the Coöperative Building company of 6 per cent. or more. I fear that it may have occurred to some one that it was almost too large. I want to explain this. The company for a long time was not able to pay 6 per cent. but it recognized that it hadn't issued all of its stock, and it was very necessary in order to issue it, as under our law it has to be at par, to at least present a pretty good front by the payment of 6 per cent. dividends for several years, which we have been able to do; this brought its stock to a little over par. Now, with regard to the propriety of so doing; it is a very rapidly depreciating class of property; that is one reason why we are making hay now that the sun is well up; by and by it will be different; it will be different from two causes; one is, as I have already said, that there is a vast foreign element in opposition to us which is buying up all the available land, and another is because the tenement houses must be pretty near the centers of work as well as centers of attraction for these people, which is right in the heart of the city, and land is pretty high in the heart of the city of Boston. But we have carefully figured it and we have found that it would be unprofitable to build tenement houses under our building laws, which are pretty restrictive, on any land worth more than two dollars a foot, square foot; land is sold with us by the square foot, not by the front foot; it is almost impossible now to get land in that portion of the city where we most desire to build at two dollars a foot; therefore, as I say, we are making hay now; the time may come when we won't be.

Miss de Graffenried:—I want to call Mr. Paine's attention to the fact that many of the worst slums and the very poorest tenements in the whole country are owned by large manufacturing associations, and the work for the working man is made the condition of his inhabiting those slums, so that the working man is not altogether a free agent. An illustration of what I mean, the tenements in New York where the cigar making industry is carried on are some of them in very bad condition, and no man gets work as a cigar maker except on condition of inhabiting these vile, abominable habitations.

Mrs. Lincoln:—May I say one thing which I forgot to mention, and that is, that in my own houses, and the houses of which I have charge, I always ask the collectors to go to the rooms of the tenants, and consider it a very important part of the work. The rent is not to be brought to the office and paid there, but I ask the collector to go to the rooms and establish a friendly and pleasant relation with the tenant.

Dr. James W. Walk, of Philadelphia:—Just one hint for those who are building out bad neighborhoods; to make the new houses attractive; not only sanitary and comfortable, but attractive; it can be done at very trifling expense, even with chromes and things like that. We have been doing a large work in Philadelphia in that way through societies and individuals, and without going into the question at all except on that one point, I want to say that the means that have been resorted to with very great effect have been these; to have reception days in some of these houses; to have the women and children of the class we wish to benefit come, and they become very much interested with the bright

and attractive appearance of the rooms, and it is really becoming fashionable for the poor people to move—fashionable among them—to move into this class of houses. Just as soon as that happens, the death knell is rung on the ugly slums, because people won't live where it isn't fashionable to live, on their basis of payment. And the landlords will be absolutely compelled, far more than you can compel them by law or any other method, they will be absolutely compelled to build out their slum quarters into attractive quarters. Start out with making them sanitary and then make them attractive, and have the women and children, the wives and daughters of the poor, see how nice and pleasant those rooms are; that has proved a very powerful lever of work with us.

Dr. Walk:—Dr. Gould, you have overlooked one of the building societies that didn't make over 1½ per cent. on its money for very many years. I have been requested to call attention to that. There were certain reasons, perhaps large, unwise purchases of property, but that society has never made a fair return, and that is one of the oldest. Some of the recent societies in my own city have made fair returns, but it doesn't always turn out as a profitable investment of money.

DISCUSSION OF "PROVIDENT LOANS."

Mr. Brackett:—We have gentlemen with us who have been asked to tell us, this afternoon, how to get rid of another evil which is grinding down many poor persons. Mr. Joseph Lee, of Boston, is ill and unable to be here. He has written us, however, some observations on the first Provident Loan Society there, and Mr. Lincoln has very kindly consented to tell us something about it.

Mr. Lee writes: "I am very sorry that my health will not permit my coming to the conference, as speaking is so much preferable to reading, and answering questions is so important, but I think the following account of our association by our treasurer Mr. R. T. Paine, 2nd, covers the ground so well that every question will be anticipated." He then suggests the reading of certain portions of the reports of the work of the association from its foundation. It is called "The Working Men's Loan Association," and received its charter in 1888.

Mr. Brackett:—We are very much obliged to you Mr. Lincoln for presenting this. A good work along the same line is being done in New York, and Mr. Alfred Bishop Mason has been kind enough to come on and tell us something of the work there and to answer any questions which you may like to ask him. (See Mr. Mason's paper, pages 446 to 448.)

A Voice:—I wanted to ask Mr. Mason if he has had any experience with sales of mortgaged property so far?

Mr. Mason:—None at all. Under the laws of New York I believe there is a further time of grace, and certain things to be done about advertising, so that we are now practically just ready to begin advertising. But a large part of the loans have been renewed and we don't anticipate any further loss.

Miss Birtwell, of Boston:—Is there any limit by law to the rate that the pawn broker can ask in the city of New York?

Mr. Mason:—In the city of New York the limit is 3 per cent. per month up to \$100., and 3 per cent. above; as a matter of fact there is no limit. I tried an experiment before we started the Provident Loan Society; I took a new silver watch which was worth \$30 in the market, if I remember the figures correctly, and I sent a man with that to perhaps ten pawn shops; the best offer he got on it was ten dollars, with an interest charge of five dollars per month.

Mr. A. O. Crozier:—We have had in contemplation for some time at Grand Rapids, Michigan, the project of starting something of this kind, but we don't know just how to go at it. We don't know whether it would be feasible to combine the chattel mortgage loan work with the pledge work; and then again the question of starting a pawn broker's work requires an expert, and unless we can do a large business we cannot pay the expense out of the income. And if Mr. Mason could give us some suggestion as to how this could be arranged, and still be within the line of reasonable charge to the borrower, we would enjoy it.

Mr. Mason:—We rejected the idea of making loans on chattel mortgages because it involved an entirely distinct division of the business and an amount of investigation as to ownership, and the payment of legal fees, and the obtaining of legal advice, which it seemed to us we were not prepared to meet.

Now, as to the other thing, it is absolutely necessary to have an expert. Our staff is composed now of four people; we had five, but we found we could get along with four. These men are all experts in the business. The only one of them who is paid more than \$1,200 a year is our superintendent, and he works behind the counter, as all the rest of them do. You need an expert for this reason among others; a favorite method of disposing of stolen property is of course to pawn it. Now, a man who has been in the town for a number of years and engaged in the business practically knows the thieves. We consider as one of the most valuable qualities of our superintendent his large acquaintance with the thieves of New York. (Laughter.) He seems to use it only in the right way. And in that, and in the placing of values, and everything of that sort it is absolutely necessary to have an expert. If a man comes to you or to me with a watch I suppose the chances would be ten to one that we would lend him too much on it.

Mr. A. O. Crozier:—Mr. Chairman, it seems to me practically impossible to establish this pawn system in a small town because in our western towns the slums are not so developed but that most of our people, in fact, own their homes, or own them with an encumbrance against them, and the only security that they can offer that is really safe and tangible is the furniture, and it seems to me that the pawn broking business could not be established in a town of our character and be placed upon a paying basis, because the very payment of the twelve hundred dollar salary at the start would eat up more than the interest on the entire business. So that I am inclined to think that in towns of our size and smaller, we have nearly one hundred thousand, we would have to confine our philanthropic work in those directions to the chattel mortgage work, do what we could in connection with our charity organization society.

Mr. Mason:—I fancy you might be surprised to find out how much capital was already used in the pawn broking business in Grand Rapids. Of course we don't use as much here as they do in Paris, but in Paris, roughly speaking, with a population of, I think, two million, the capital employed by the Mont de Piete is twelve million dollars; that is six dollars per head. And in New York with a population, according as one is a republican or a democrat, of 1,750,000 or 2,000,000, the capital employed per head is supposed to be as much as four dollars.

Mr. Frederick Almy, of Buffalo:—In Buffalo we haven't tried the pawn broking, but our charity organization there has put through a bill to form an association for loaning on chattel mortgage. Two years ago it was passed and Governor Flower vetoed it. Then it was considered again, and through Mr. Wilcox's efforts has just been signed. That allows a corporation to be formed to loan sums not over \$200 at interest not exceeding 2 per cent. a month. 3 per cent. for the first three months, 2 per cent. after that, on chattel mortgage. And there is expectation that much good will result. Through the emergency year of 1893 the charity organization society loaned in that way about \$3,000, helping very poor people, and got back 50 per cent. of what it loaned. Of course the society will do better than that. It was simply charity through the work of the charity organization society. This association can do better. I would like now to speak a few moments on the first topic, "Sanitary Oversight." (See Mr. Almy's paper, pages 440 to 445.)

Mr. Brackett. It is now quarter past four. The chairman is delighted to stay here as long as anybody will. Shall we go on a little longer?

A Voice:—I move to continue to five o'clock.

Mr. Brackett:—Perhaps the best way to settle the question will be for those who would vote no, to go out. I think there is sufficient number who would like to stay longer.

DISCUSSION OF "SANITARY OVERSIGHT."

Mr. Almy:—What I have to say is very brief, a mere suggestion of some work before us in Buffalo, which seems of promise. At a council meeting of the Charity Organization Society, a week ago yesterday, a resolution was passed that the society views with much interest the experiment being made there by the First Presbyterian Church, the Westminster Church, of taking under their charge the relief and elevation of special districts; and a committee of five was appointed to endeavor to see if it were practicable to extend that system to the whole city, to divide the city into districts, and give one each to the separate churches. Next year I can tell you about that, but I thought even here to-day it might be worth while to say a word or two of it in case some such work is being done elsewhere, or in case you might desire elsewhere to follow in the same lines.

Westminster Church is fortunate in having a missionary, Miss Remington, of New Haven, who was in charge of what is called Welcome Hall; so it is pleasant to say here in New Haven that she is a woman of extraordinary devotion and judgment, and that her coming to Buffalo has been more to the city than many thousand dollars added to its wealth, or many thousand people added to its population. She is very valuable. And that church, the leading Presbyterian Church, has taken a small district, not more than fifteen blocks, perhaps, in the worst part of the city, a part much neglected and much in need, and they hold themselves responsible for the relief there of families not otherwise provided for. If families are already cared for by any of the many existing agencies, that stands as it is. But any family there not provided for can be relieved at once by the Charity Organization Society of this church. And I understood that they have also there a dairy kitchen and a free kindergarten, and a boys' club, a men's class, and sewing class, and many other things; and they undertake the moral responsibility of that district, so far as they can.

As I said, a second church has done the same thing in another district. And Trinity Church, a powerful Episcopal church, is ready to undertake it; and the Unitarian Church, which is not large, but very active, is also ready; but they hesitate to do so, because if these more powerful churches each limit their activity, the result may be that the parts of the city not provided for especially may be worse off than ever before, and the plan is to get together and see if the whole city can be covered. The advantage is very clear. In the first place, there is a concentration of work. A church which has to look all over the town does not work to so much value, and by each having a separate portion there isn't the same overlapping, so to speak; there is more coöperation. The visitors from one church going all to the same district can go together. They are likely to be friends, of course, in the same church, and the knowledge which each one has helps others. And, taking a special district, they know its conditions more intimately; they know the neighborhood needs. If there are plague spots in that district, some one is more or less responsible, and there is a concentration of effort to remove these bad things. It seems to us promising, and, as I have said, effort will be made to extend it, and next year perhaps we can report something interesting.

A Voice:—I would like to ask whether that church is not practically taking the place of the District Association of the Charity Organization Society?

Mr. Almy:—No. Of course the society has its different districts; each one has two or three paid agents; but that, of course, is investigation and registration only, and the church is ready for elevation; also relief.

A Voice:—They allow the Charity Organization to do the investigation for the churches.

Mr. Almy:—Certainly; and use it and consult it in every way. It is only beginning, but it seems promising.

Mr. Brackett:—I ask Mr. Almy as to how far it is likely these various bodies will work together wisely? Is there not a great deal of danger of a great deal

of indiscriminate and unwise relief going on in these different districts, unless they work together under the Charity Organization Society?

Mr. Almy:—I suppose each one will work in its own way, and those that were unwise before will be unwise again, but I think the condition will be bettered by it.

Mr. Crozier:—Are they proposing to take the judgment of the Charity Organization Society?

Mr. Almy:—As yet only two churches have done this, and they are very willing—are anxious—to use the society. Of course, many small churches would undertake the work proposed only right in their own neighborhood. Any church would still have its own poor or its own sick; it is only that it has become responsible for all the poor in some district. In the one district where it has been tried by the First Presbyterian Church a great deal has been done. There are over two hundred children who have started penny savings funds, and a great deal has been done, and that is due largely to the Presbyterian Church.

Miss M. E. Richmond:—I ask whether, in case the whole city does not take the work, and in so far as this one church does its relief work very well, it won't have a tendency to raise the rents in those fifteen blocks?

Mr. Almy:—Perhaps it would. It wouldn't do much harm, perhaps, if it did.

Mr. Crozier, of Grand Rapids:—It seems to me, Mr. Chairman, that this is an important matter, because it bears directly upon the question of coöperation, and that is our weak spot out our way now. In some places we organize from the top down and some places we organize from the bottom up. We build the roof before we do the rest of the house in Grand Rapids; we organized a Charity Organization Society by getting together the strong men and women of the city, and then forming our board from them; whereas, in some other places they invite a delegate from each one of the representative charity associations and relief associations of the city, and the society is formed out of that representation. Of course, in the latter method of work the coöperation is easier.

Now, during the distress of a year ago this last winter we instituted what we called friendly groups in different parts of the city. We gave them a constitution and by-laws, as it were, before they were created, in order that we could secure the best coöperation between them and us, and wherever we organized those friendly groups and designated the person to head the friendly group, picked out good practical persons, and told them what they must do, that they must not give relief until after the Charity Organization Society had investigated and reported, or at most only temporary relief, why we got along all right; but, unfortunately for our scheme, many of the friendly groups, through the newspaper advertising, sprung up in different parts of the city without talking with us first and without taking our constitution and by-laws or our instructions upon themselves, and they insisted that they were quite as competent to judge of the distress of the people in their part of the city as we were, and they insisted on making their investigations and deciding for themselves, and doing their relief and reporting to us afterwards, so that a great deal of conflict and difficulty arose. I believe that if the churches could be put to work there through the instrumentality of the Charity Organization Society, it would be all right, but if they are allowed to take hold of the work independently they are likely to end in conflict.

Mr. Jackson, of St. Paul:—When he speaks about other cities and organizations building from the bottom up he means St. Paul, for that is the only one in the country that does it. I will leave it to any of you gentlemen whether you should build the roof first and then stick it up in the air, or whether you build the foundation first and then build up and put on the roof afterward. Which is scientific? You will find that the St. Paul organization in that scheme is thoroughly scientific; it has at its head, and has had, some of the best Charity Organization workers in America. As to its practicability, no man can positively state until we are two or three years older. But we are

positive of one thing: The gentleman says coöperation is the thing that bothers him. Charity Organization was attempted on the roof plan in St. Paul ten years ago, and it wouldn't work; so they do it on the foundation plan and we have coöperation, the coöperation of substantially every charity organization in town in a thoroughly practical way; we have substantially the reports of all the relief-giving agencies of any consequence in the city, public and private; not only that, but we do the investigating for the public as well as for the private agencies. I don't know of another city in America that has that, and if that isn't practicable I will quit.

Now, as to the matter of slums, I don't know a thing about them. Dr. Taylor, after I had escorted him over what we call the devious part of St. Paul, says: "You have no slums in St. Paul." And we don't expect to have, because as dangers arise we intend to prevent their development; that is one reason we are here; that is why we are interested in your tenement house problem. We have no tenement house problem, and when the thing makes a little bit of a start we hope to cut that thing out before it has ever gained much foothold, and I think we can.

Now, as to the loan scheme, we had in our Board of Directors one prominent citizen who gave considerable time to the study of the loan schemes of America and of the old country, and the result of some of that study may be found in an article, not exhaustive, of course, but suggestive, by the Hon. E. W. Peet, in the February number of *THE CHARITIES REVIEW*. In legislation, they usually get absolutely what they want. We have politicians on our board, and they have had passed what they think is the best law that has been adopted in that line in the country. They had the experience of all these other cities to guide them. We have a loan society there now that can loan five dollars or a hundred, and it does a little good once in a while, but it doesn't cover a very large number of cases.

DISCUSSION OF "SETTLEMENT WORK."

Mr. Brackett:—You will notice, ladies and gentlemen, on the programme the topics of discussion are "methods of improving neighborhoods by improved dwellings, sanitary oversight, etc." Only one topic on the list has not been spoken of; that is the and-so-forth. That was put on because we did not want to make it too pretentious. There is one other subject which is very interesting, if anybody desires to speak on it for a few minutes, and that is this matter of people moving down into neighborhoods in order to improve them by personal work—what we call the settlement system. It is a very big topic, and I don't know whether we care to go into to-day, but the connection between the Settlement and the Charity Organization Society is a very proper topic to be considered. It is now twenty-five minutes to five. If you would like to stay here until quarter to five, we could hear from two people, five minutes each, on that topic.

Miss M. E. Richmond, of Baltimore:—Mr. Chairman and Ladies and Gentlemen; Adverse criticism is a very unkind thing at this late hour, but there were one or two things forced on my attention in connection with settlement work which I think the charity organization workers ought to think about, because our standard is very much advanced amongst the poor and amongst the well-to-do. The people who have supported the charity organization work are now supporting college settlement work. These two things ought to go hand in hand. I have no doubt that in many cities they do. But in one or two cities I have been forced to notice the flying off at a tangent, as I am forced to call it, of the college settlement workers, for what seems to me obvious reasons, namely: that they send their young women fresh from college, young women who have not taken any special study in social science whatever, who go there for laboratory work, as they very often call it, when they know nothing about chemistry; they are bowled over by the first labor leader, or anarchist, or socialist, or whatever he happens to be in that neighborhood, and the first we know the head of the New York settlement is sitting on the plat-

form of a big meeting to express sympathy with the strike at Chicago at a time when the wisest heads in this country didn't know what to think of it.

Now, the charity organization societies of the country have been making themselves very unpopular for a great many years to what they sometimes call old fogies. It seems to me that we are in for another fight. I hoped that the time for fighting had gone by, but we are going to stand between the old fogies on the one side and all these hot-heads on the other. When I read, as I did the other day, of a lot of fashionable women meeting on Sunday afternoons and discussing the questions of government, and deciding that government was absolutely unnecessary, when at the very moment they were being protected by the police of their city and by every protection of society thrown around them, it seems to me that charity organization, standing as it does for the development of character, and standing against anything that would weaken the development of individual character, has got a serious work before it in the years to come. Let the college settlement people beware. Let us see to it before we hurry up the college settlement, establishing college settlements, that we have workers to put into them. Too many settlements have been started. Some of the wisest of the management have frankly acknowledged that; I think they realize it. The settlements have started up so suddenly in many cities that young women going in have gone in with the vague idea to do good, as they express it. That is not enough, coming in as they do at a most important point, the dividing line, and standing as they do for what Mrs. Lowell said last night; we are guides and leaders, and if they carry us around what can we be expected to do? We, as trained minds, watching from a better standpoint the most important questions of the day, are trying to decide which way we ourselves shall face. Now, if they haven't the slightest idea how to face at all, but tumble over at the very first partisan argument that is hung at them, what are we to do? Certainly I can not think of any more serious question for charity organization workers to-day than the growing tendency of college settlements to lose their heads.

Miss Woods, of Hartford:—Mr. Chairman; I believe I am the only representative of the settlements, with the exception of Mr. Percy Alden, who has visited the conference, (at least I was told so to-day), and I feel very highly honored by having my name put in so close juxtaposition to his.

Now, I thoroughly concur in a great deal that Miss Richmond has said. No one could appreciate the value of the charity organization society work more than I do because I had my training in it in Baltimore under Miss Richmond herself. But it has been my training in the charity organization work that has made me more fully appreciate the value of settlements. Miss Scudder, of Boston, very truly says, the settlement goes just one step further than the charity organization. The charity organization society offers the friendly visitor, but the settlements offer not only the friendly visitor but the neighbor. Now, the settlement in Hartford, which I represent, has been established only a very short time, but perhaps just a little history of what it has been able to do in that time is the best answer to Miss Richmond's criticism. And I must say here that I always like criticism. And I must say here that I always appreciate it, and in fact court it. I don't think there is anything more useful than criticism in enabling us to see our own faults, and I have had some little experience with the very hot-heads that Miss Richmond was speaking of.

Now, in Hartford we began last March; two of us moved into a house in a rather bad neighborhood; a neighborhood which has had a very bad reputation in past time; at present the moral aspect of the neighborhood is much improved, but its physical aspect, if I may use the expression, is still exceedingly bad. We moved into the house; a few temporary repairs were made on it by the landlord; as soon as we got in we found that they were perfectly inadequate, so we moved out. In Hartford the laws are such that the Board of Health have no power to order sanitary repairs while a house is occupied. The only way to do it is to wait until a tenement is empty, and then the Board of Health can bar up the door and refuse to allow it to be rented until repairs

are made. Well, we did that. The discovery of the bad condition of the house was made so soon that our lease was not signed, so that we fortunately had, as the boys say, the inside track. We moved out and the repairs were made, and before they were finished the fresher came along and involved more repairs, and kept us out of the house for quite a while, so that we have practically only been at work in the settlement about a month. Now, every settlement must develop along its own lines; that is, it must try to fulfill the needs of the neighborhood. We find that our settlement has been laid along the line of sanitary reform. We have applied to the Board of Health in various cases. We have found that they are perfectly willing to do what they can, but that they can not do very much on account of the condition of the laws, and also because the condition of the neighborhood deters them. It is very discouraging. When they know that the repairs will not be appreciated and the people will not keep them up it is very discouraging to the Board of Health to order them to be made. But we have adopted the very method that Mr. Paine suggested; that is, in interesting people of the neighborhood themselves. The men of the neighborhood have come to call upon us; they have themselves suggested certain reforms in the street, such as having the pavement raised, and so on. The boys of the neighborhood we have gotten together and we are going to form them into a Clean City League, to see that the street is kept in repair; we have done some little along that line, and we hope to do more. When we first moved into the street there was a gang of boys, most of them were graduates of the Meriden reform school, who promenaded the streets night and day. We opened the house on Sunday night for those boys; got them in, and let them do pretty much what they pleased; play games; and one night one of them danced a clog dance. Two of the boys, I may say, have been arrested in the mean while, but I think that served as a wholesome warning to the rest; they are now every single one of them at work, and one of them, so a friend of his told me with pride, bought a new suit of clothes last Saturday night, and he came to call on me last night, looking very spruce indeed, and evidently has made decided progress in self-respect. Now it is in just such points as that that the settlement is doing the work of the friendly visitor not only a few hours a week, but every hour in the day and every day in the week. We are doing friendly visiting; we call on our neighbors; we have one afternoon when they come to see us, and we give them afternoon tea, and in every way we are trying to bring them close to us; and we are trying to get close to them. Now those are really the settlement methods.

Mrs. Charles R. Lowell, of New York:—I want to say, Mr. Chairman, it seems to me, although there may be some foundation for Miss Richmond's criticism, that as there are a hundred members of the charity organization societies here to one member of the settlement, a healthier thing to do is to think of our faults and our tendencies in the wrong direction rather than the faults and tendencies of other people, and however unfortunate it may be that there should be any antagonism, as there undoubtedly is, between the rich and the poor in the United States of America, yet I do think that to sympathize with the poor is better than to sympathize with the rich, and I am afraid that the danger that stands before the charity organization society is the opposite of the danger that Miss Richmond has pointed out for the college settlements, and it is a danger that we have got to guard against; it is a danger which will destroy our usefulness if we allow ourselves to speak of and think harshly of people who let their feelings, perhaps, lead them a little too far, because they see what we don't see, and feel too strongly what we don't feel strongly enough. Then I think if we do succumb to that danger that the charity organization societies will cease to be useful. And I feel myself, I am sorry to say, almost obliged to apologize for belonging to the charity organization society. There is no question about it. I did found the New York charity organization society, but I feel that if the charity organization societies of the country are going to take the position of defenders of the rich against the poor, which I do think is the danger that stands before us, then I shall be very

sorry that I ever had anything to do with the work, for I think in this great question that stands before us, the question between capital and labor, that we must try to bring them together; but if it is a question of one against the other, the laborers are the people, there is no question about that, and their interests, therefore, because they are the people, are the important interests. And while violence and extreme feeling and extreme talk is dangerous and and a pity often, because it defeats its own ends, yet we must sympathize with what those people mean and what they want to do. And we must be very sure not to let the necessity for having money to carry on our work stand in the way of our telling the truth and saying what we ought to say and of feeling what we ought to feel.

Mr. Smallwood, of Terre Haute, Indiana:—Mr. Chairman: I heard recently Miss Addams say, and of course she had a right to speak of the college settlement movement, and she can speak from the charity organization standpoint, say that the social settlement movement was being overdone, undoubtedly overdone, and I believe it is a trembling thought in the hearts of the social settlement workers that the settlement movement is being overdone both in this country and other countries.

Robert A. Woods has recently written me that there were over thirty settlements, nearly forty, in this country, I believe, doing settlement work, and there are about forty in England, Wales and Scotland, and the settlement movement being only ten years old, it seemed to me a very short time for such an extended work to be done. And I think that, as Miss Addams said, the settlement work is being overdone, and that it is becoming a fad among social workers. I think in that case Miss Richmond is right, and I think that is what she meant to say. We who are Charity Organization workers want to keep along the line as closely as possible of combining the spirit of our work with extreme, delicate, heartfelt, prayerful care at all times; and, that those who take hold of this movement or any movement of any kind which becomes a fad with people, do deal carelessly and live upon too much sentimentality is true.

Mrs. R. C. Lincoln, of Boston:—I want to say something about that, because I have come into contact with both sides, I may say, and I believe I know. I have had a great deal to do with Charity Organization workers since the beginning of my own work, and I think we most want to remember, whether we work as Charity Organization workers or college settlement workers, or simply as independent workers among the poor, that the poor are in no sense to be treated as any different from the rich. They have exactly the same needs and the same wants and the same feelings, and when they believe that the settlement people who visit them are coming with the idea that they are going to help and that the poor people are going to be benefited by them without feeling, also, that they can learn something from the ways of the poor people, I say that is starting with a false feeling; I don't believe it. Of course, we must all listen with respect to the criticism of Mrs. Lowell, and I agree with what she said. But I cannot sufficiently combat that idea that we are in any way going among the poor as if we are better than they are; we are not; in a great many ways they are better than we are; we can learn a great deal from them; I have for fifteen years; I want to stand here and bear my testimony to-day.

When the college settlement people go, as they ought, in the right spirit, as that we are neighbors, then I don't mind it, but when a college settlement woman says to me, "All that is necessary is to live the life," then I think there is a false note struck. I don't believe in that. It is not only to live the life, to go down there and inspect the poor people, as if they were some curiosity to be examined. It is not living the life the moment one of the people says to me, "I feel that my superior knowledge is of great advantage to these people; it is an advantage to them that I know about history and astronomy." It seems to me that an extraordinary false note is struck. I don't believe it. I think we want to feel that we are going to learn from them; they are going to help us and we are going to help them; otherwise I don't see how we are going to be of any use to these people. Things I am going to learn more and more, and

I think anybody who works among the poor ought to learn them, are that they have more and better feeling in many things than we, that their lessons of courage, patience and fortitude to us are worth everything that we can take to them.

Miss Richmond may go a little further than perhaps I should wish to, perhaps has come more in contact with the hot-heads in our college settlements than I have. I want to say that we must take up such a movement as that carefully, not to carry it too far, not to feel that we are going down, perhaps, to teach these people a little bit, but that we are going down to learn as well as to teach.

Mr. Brackett:—It is almost the time at which we must adjourn; if it pleases you, we will close. I want to call your attention to Dr. Walk's papers, and also to a number of circulars relating to the origin and system of the Workingman's Loan Society, which Mr. Lincoln told us about, and also to a lot of little circulars of advice to friendly visitors, etc.

DISCUSSION OF RELIEF BY WORK AND LABOR TESTS.

(See Mr. Preston's paper, pages 449 to 451.)

Dr. Walk:—Mr. Preston, what do you mean by enforcing the vagrancy statute?

Mr. Preston:—Bring him up before the court as a vagrant, a man who is willing to subsist on the public by odd jobs and what he can get by begging.

Now it occurs to me to say at this time of the wood yard—and I don't know what your experience, Mr. Brackett, has been in relation to your stone yard—that it doesn't fully cover the question of handling the tramp class. I find from our experience that the tramp is beginning to accept the situation, and to be ready and willing to do the stipulated work in the large cities, knowing that in the cities lying between the chance is that he can beg his way, and he therefore reasons, well it won't hurt me to go in and work a night or a day here because to-morrow I will get out in the next town and I will get along for fifty or one hundred miles without having to do any more work again. And it has seemed that we must in some way devise a more severe method of handling this class, which does not decrease very largely with the improvement of the times.

A Voice:—The first question I would ask is whether here in New Haven and also in Hartford you paid for the work in money or in supplies?

Mr. Preston:—We pay in money to our city men, in meals and lodging and transportation to the non-resident class. In the majority of instances of residents we know the men, and we know that they will take their money right home to their families and make a better use of it than we can in the ordinary grocery orders.

A Voice:—I would also like to ask when grocery orders are given, as in Mr. Almy's account of the Buffalo work, I mean where supplies are given, do you think it is better to give them from a storehouse, as is done in Rochester, or to give them by orders on reputable dealers?

Mr. Preston:—Well, there would be the advantage in giving them from the storehouse in that you could purchase supplies at wholesale and make much larger use of your fund.

Dr. Finney, of Saint Louis:—I would like to ask you as to your experience in giving money. Now, there is a question in my city in that connection, whether it is better to give compensation in money or in supplies from the storehouse, as we do in cases of men with families. In the sewing rooms we give the money to the women; and we are trying to determine which is the best form in which to give the compensation. I would like to get all the experience there is in this room on that question.

Mr. Preston:—Well, my experience has been this: there is a very great advantage in being agent in a small city; you get to know personally all the people; in a city of this size, one hundred thousand, I presume I know without exaggeration ninety-nine one hundredths of the poor people in the city of New Haven personally. And I am governed in my payment to this resident

class by my knowledge of the man and his family's needs. If I know the man to be a drunkard and likely to make an improper use of the money given, I pay him in an order upon some grocer. But if he is a man whom I can trust I pay him the money. I think he feels better about it. I think it gives him more of the feeling that he is a man working for wages rather than a recipient of charity. There is something about the giving of an order that strikes most people unpleasantly.

Mr. Grant:—Mr. Preston, do you require work before the aid is given?

Mr. Preston:—Yes, sir; always, if it is possible. Some of you saw an article in the New Haven Register to the effect that a Yale student who rigged himself up as a tramp went through our yard. Well, the facts of the case were that this man came to our yard late at night and promised to return in the morning and work for what he received. But like the vast majority of those who come to the office with the same request he didn't return in the morning. We didn't obtain any security and he didn't come back.

Mr. Grant:—Well, he received nothing then?

Mr. Preston:—Yes, sir; he was a young man, and the sympathy of the lady in charge was somewhat excited by his appearance, thinking him to be somewhat superior to the average class, and she did furnish him a night's lodging on his promise to return and work for it the next morning, and something to eat as well.

Mr. Ayers:—I am struck with the remark which Mr. Preston made that the tramp seems to be accepting the situation, and to be willing to do the work. What remedy would he suggest?

Mr. Preston:—I should say a severer task would help the matter and that in every city there should be one central depot to which all tramps should be referred. They should not be sent to this place and that place and the other place, but these men should pass through one office, and through that office be distributed to the various lodging houses, or missions, or whatever there may be in that city. In that way you will be able to keep track of the men; they may deceive you by taking an assumed name, as they come the second or third or fourth time, but ordinarily a man will not remain longer than the time limit which is established in the main office. In that way you have given him to understand that his character is pretty well known in the city. You have exacted work from him in each instance and you are in a position to say to this man, "if you can't work in this city go back to the city where you belong." I believe that is a method you have to follow in relation to the tramp class; to force them back to the place where they have a legal claim, and if they haven't any legal claim then we must make them pass along.

A Voice:—I would like to ask what you think of the process in so many towns of simply keeping the tramp on the move?

Mr. Preston:—Well, I think he is less dangerous on the move than he is concentrated. Much less dangerous. Now, in our own city we had a mass of them here a year ago and we found them a positive danger, and this last winter the thing began again, and we were forced to exercise most vigorous police measures in order to keep them out of our city, and I know the city was safer when they were out than when they were here.

Mr. Jackson, of St. Paul:—I would like to ask how many consecutive days you give work to these tramps?

Mr. Preston:—Three days. We say to a man if you can not get work we will give you an opportunity to stay three nights, and if he is an able-bodied man he can earn in four or five hours sufficient to pay for what he has had. If he can not find work in three days he must pass on.

Dr. Finney:—I am here as a learner, and I want to make some inquiries in regard to these industrial agencies; now you have spoken of work for men; have you any relief by work for women?

Mr. Preston:—Yes, sir; we have a laundry; and I am glad you asked that question, because I find the laundry is much more satisfactory in its workings than the wood yard. We deduct from the gross receipts of our laundry 50 per cent. for the cost of maintenance, and we find it is sufficient in ordinary years;

that gives us 50 per cent. of the gross receipts that goes right back to the women in wages. The wood yard involves the purchase of a large amount of raw material; we can not, under the most favorable circumstances, turn back into the hand of the employee more than 25 per cent. We find that our laundry is capable of almost indefinite extension. We are limited by the size of our quarters; we desire to be in a building, and we think the public patronage would support it, whereby we may four or five times multiply the number of people employed; and we would have no difficulty in employing those women who are very largely women of families. In connection with the laundry there should be a day nursery where they might place their children.

Dr. Finney:—You have no sewing rooms; nothing for women but the laundry?

Mr. Preston:—Nothing in connection with our department. The United Workers, who own the building jointly with us, have a sewing department, and during the winter months they give out sewing to perhaps fifty or sixty women a week by which they can earn a trifle, and this trifle is supplemented by donations of groceries in deserving cases.

Mr. Jackson:—Do they earn about a dollar a week?

Mr. Preston:—No, they are not able with their resources to give them more than about fifty cents of work, but they supplement that with wood and grocery donations which run it up to about a dollar a week.

Dr. Finney:—Now, there are some difficulties that we have had to grapple with this past winter. On account of the inadequacy of our facilities for giving work, which are restricted—we have a large wood yard and connected with it a large men's lodge; we can lodge 200 people, and yet we could not give anything,—we had to restrict every day the number of permits on applications for labor. I had an average of one hundred and fifty men in the wood yard. Well, if they all do their tale of work for their meals and lodging, it would not be very long before they wouldn't have standing room in the very large premises. Therefore I am compelled to establish a rule restricting the issue of permits.

Mr. Grant:—Could you sell the wood, Doctor? Could you sell the product?

Dr. Finney:—Oh well, now, the facts about that are: I cut up between seven and eight hundred cords of wood, and sold between five and six; and there is no trouble about that; before the year is over a large portion of the balance will be sold. The increase of custom in two years has been about two or three thousand dollars. But I want to reach this point: to subserve all the intended uses of an industrial agency, as a labor test, and as furnishing temporary employment instead of alms. Now, as a labor test: in a large city like St. Louis, homeless men, are accustomed to flock there at the beginning of the winter, and as I was proceeding to remark, I had to put a restriction upon the issue of the permits for labor. I put the restriction just at this point; to exclude tramps, that is the peripatetics of the country going from city to city; and where they had only been in the city for a few days or a few weeks I refused them the opportunity to labor, and confined it to those that were more properly residents of the city.

Mr. Jackson:—Don't that give your city people an opportunity to give to the tramps? When a tramp comes to a city man's house, those sentimental fellows up in your residence district, what reason have you to think they refuse?

Dr. Finney:—The tramp has come to accept the situation, and he doesn't object to doing the tale of work to make sure of his meals and lodging, and then spend the rest of the day in loafing, and frequenting saloons; he is an incubus in every point of view upon the community. Now, I want to show you the result of that. The winter before this last the percentage of applicants who got permits from the central office to go to the wood yard and who didn't present them at the wood yard, the shirkers, was thirty-nine and one-half per cent., and this last winter it was only eight and a half per cent., showing that the relief was given to a more worthy class. Now then I don't want to exclude the tramps; I want to say to the St. Louis community, don't give any-

thing of any description to the applicant at your office or at your residence, but send him to the central office, and we will grant the relief called for in the case and put the labor test to any of them. And now I want to find out how I may find work for them. The wood yard is one thing and the stone yard is another. I would like to have suggestions offered as to the different methods and varieties of work that are practicable to be given to men and to be given to women. Now we want to apply the same rule to women.

Mr. Grant:—Dr. Finney, we don't understand this; you say that you will not give a permit to tramps to go to the wood yard, and yet you say people shall send tramps to you and you will employ them.

Dr. Finney:—Well, sir, you have misunderstood me; I will say this; because of the limit of our capacity, not being able to give permits to all, I established that rule for this past winter, and I am here at this conference more particularly to find out how I may supply work so as to give it to every description of applicants.

Mr. Grant:—You have withdrawn your promise to the community for the last winter; you have taken back your promise that you would employ the men?

Dr. Finney:—Well, that was all true as a matter of necessity. No, sir; we don't take back the promise; the promise is this condition, to the extent of our capacity, if you please.

Mrs. R. C. Lincoln:—I want to ask a question. I want to ask Mr. Preston, because I was not fortunate enough to hear the first of his remarks, whether, if a tramp applied to a citizen of New Haven they had any methods of tickets by which he might be sent to this central organization. I understand from Mr. Preston that he knows most of the residents in the town, and if any poor person applies for relief he would know who he was. Of course that would not apply to citizens at large for they would hardly discriminate between a tramp and a citizen who was in distress. I should like to know if there are any tickets which the citizens of New Haven can procure in any way by which they may be able to send men to the central organization.

Mr. Preston:—We instituted the system of tickets some years ago and found that it was of very little practical value; that we had no return from the ticket; we gave the tickets away; we made no charge for them; we gave the tickets to the people of the community; and not only that, we printed postal cards, and those cards outlined a personal description for them to fill out and for them to mail to us at the time they sent the tramp to us; and I think they have those postal cards yet pretty largely; they didn't use them; the people of New Haven very generally by word of mouth refer to us if it is an applicant for relief. That disposes of the case. They telephone in or call in a day or two afterwards and ask if such a man came, and he rarely ever comes to us.

Mr. Jackson, of St. Paul:—I wanted to say to the gentleman from St. Louis, who wants to know what the rest of the folks do, that I will tell him what they do up at the head of navigation; he is at what we call the foot; an honorable position. In St. Paul we make them work hard enough so they don't want to come back unless it is necessary. The tramps don't come to St. Paul with the theory that they can stand it and then go on to the next town except in mighty few instances. The worst test of St. Paul is handled by another agency. That question was asked early in the discussion; I think you asked it Mr. Chairman; is it best that the Associated Charities handle these work tests themselves, or is it best that they be handled by some other agencies? I think it is best that they be handled by the Associated Charities themselves, and that they have the absolute control of the matter in their own hands. In St. Paul, however, men have to work hard enough so that, unless they are honorable fellows they don't show up again, and St. Paul is not infested by tramps when we can have the co-operation of the police, as we can a good portion of the time.

Now, as regards the work for women; I don't think I could offer any suggestions to the gentleman from St. Louis except to inspect the work of our Brother Preston, of this city, and adjust it to his needs, and then if it doesn't

work make them work a little harder. You don't make them work hard enough down there.

There is another thing I want to speak about: I think that this organization and all similar organizations owe a great debt of gratitude to Mayor Pingree, of Detroit, for his admirable suggestion, on the theory of using the waste pieces of material; using the waste pieces of land; but I am a shade surprised that people who are presumed to think, as the representatives of this body are presumed to do, should have gobbled that thing down whole. I am not surprised, of course, that the suggestion was made in the shape it was. I don't think there is any reflection to be cast on Mayor Pingree; he wasn't a charity organization expert; and he was struck with the idea of putting this land into operation. Now, the great trouble is that everybody all over the country who wanted to know anything about that wrote to Mayor Pingree about it, or else they went to Mr. Gardiner, who wrote Mayor Pingree's report. In St. Paul it occurred to some of our people that perhaps it would be a mighty good idea to see what somebody else said about that thing. So we wrote confidential letters to gentlemen of Detroit whose politics we didn't know, and neither did we know Pingree's politics, and to others whom we knew in religious and other circles, sentimental fellows and business men, and got their opinion, and boiled it down, and the net results of the whole business was that the Pingree scheme in Detroit wasn't anything of a success.

Now, in St. Paul we have done this; we have taken the Pingree scheme, stripped it of the giving quality, and have put it before the public, and the result is they don't want very much of it. There were twenty-two hundred persons applied for work in St. Paul winter before last, and seventeen hundred people last winter, and one hundred and sixty-six applied for this land gift in St. Paul, free land, with the understanding that they were to have the free plowing. Now, that free plowing business the organization committee put in without the authority of the general committee; the general committee of St. Paul offered substantially this; that the men be given the free use of the land with plowing on equitable terms, because the committee could have the plowing done very much cheaper than any one man could, let it be done by the wholesale and charge to the man in some equitable way his share of it. Then a man who hasn't the energy, hasn't the standing in the community, to get the seed and the tools, isn't the sort of man who is going to use that land to any advantage afterwards, with rare exceptions. That was our theory; our practice so far as we have had any hasn't been far from it; has absolutely corroborated our theory. The papers urged all these folks to apply for land; how many people do you presume came up and said, "Now we are exceptional cases; we need this land; we need the tools and the seed, and we cannot go buy them."? Of course there will be some exceptional cases. How many were there? The Associated Charities has been asked to look up just one; and I say the Associated Charities, because it has substantially all the investigation of the city, therefore we may fairly say there were not more than one or two; the Associated Charities was asked to look up just one, and he was a lame worthless fellow who had had from our honorable board seed enough to plant a garden I think.

So I trust that you people in thinking of the Pingree scheme will absolutely think of it; not take Pingree's whole scheme. I say again in closing that I think we are under a great debt of gratitude to Mr. Pingree, but we should not, like sheep, follow heedlessly.

Mr. A. O. Crozier, of Grand Rapids:—Mr. Chairman; I wouldn't speak at this time except I am obliged to go away; in fact, I shouldn't speak at all upon this subject if it wasn't for the fact that I had promised to do so. I hope that one minute before my eight minutes are up you will nod your head, because I very much dislike to be cut off from my peroration.

Now, first, in reference to my good friend's remarks in reference to Mayor Pingree; so far as most of the people in Michigan are concerned we could spare Pingree. Notwithstanding, there is a kernel of virtue in the scheme, but it is not the kernel of charitable virtue. Whatever good there is in it is the industrial good, which I spoke of yesterday I think;—merely that some persons

who are not very often objects of charity, and working people, were induced by the experience which they had in planting the lots, to go out into the country and take small truck farms. But the people who have been habitually upon the poor list of Detroit have not been attracted away from the city of Detroit by the scheme. So that from a charity standpoint I think our charitable experience has been very much the same as that of Mr. Jackson. We had no applications of any kind for land. There is one good thing about it, however, it became a labor test and demonstrated that the people who were upon the poor list of that city habitually didn't want either land or work or anything else except the supplies free.

Here in New Haven, Sunday morning, I met an English resident of Connecticut, upon the Common, and he assured me upon the honor of a gentleman that the Charity Organization society in this town was not a charity society at all. And he told me that he had just come into town; he was a worthy man, a mason by trade, (he had his overalls on, and he had got some plaster on his shoes which he showed as evidence of the truth of his statement, and of course I believed him); and he said he had a family in England, children running in age from five years up; he said he had been in this country for nine years and had not been back. And he said that he would like to have the price of a breakfast. I asked where he slept last night and he said in a box car. He said that he had pledged his tools for sixty cents, the evening before. I am very sorry I asked him the embarrassing question what became of the sixty cents, because he hadn't spent anything for a night's lodging, but I saw he was embarrassed and I didn't press the question. And he said he was a new man in town; he had just got here, and when he got to describing the Charity Organization Society I asked him how long Mr. Preston and these people had been conducting it that way, and he said, "to my personal knowledge for eight years," and so I thought he was good authority on the subject. The particular complaint that he made, and I want to repeat it right here in order that Mr. Preston can mend his ways, was, "It isn't a Charitable Society at all, because they make a man work so long before they will give him anything." He said, "Now, if I want a breakfast or anything of that kind they take me out there and they give me enough work to last three or four hours." And I had a very nice interview with the gentleman.

Now, that brings me to the subject of labor tests. In the city of Grand Rapids we have a labor test connected with the Charity Organization Society. The municipality undertook last year to establish a wood yard and it fell into the same difficulties that every other municipality will under the same circumstances; everybody out of a job came forward and demanded work from the city. Men were placed in charge of that wood yard who had no nerve, and no charitable education, and the result was the thing was a complete failure. Now, I believe in the labor tests; we have simply got to have them; we have either got to do one thing or the other; we have to give alms or we have to give work; we can not stop people from indiscriminate giving unless we say to them "We will take care of everybody that is worthy whom you send to us," and when they come to us as a result of being sent from these people we must offer them something, alms or work. And if we offer them work and it is known to this class of people that work will be offered, it will, of course, as you charity people all understand, reduce very much the demand upon us for alms.

Since coming here I have received word of the passage by the legislature of an amendment to the charter of the city. We have a poor office there administered by direction of the court. And I want to let out a secret here which we are ashamed of, that during the last winter, with about two-thirds of the families upon the poor list that we had the year before, we dispensed in the city of Grand Rapids about \$43,000 in outdoor relief as against \$40,000 a year ago last winter.

Mr. Preston:—What is your population?

Mr. Crozier:—We have about one hundred thousand.

Mr. Crozier:—Let me finish by reciting what this act of the legislature is

because I think it is directly in point. A proposition was made in the legislature to establish a board of three commissioners to administer the poor department; this proposition we were in favor of, but not in the shape in which made. It was proposed by the present director of the poor who knew that he couldn't be re-elected at the end of his term of office, and he proposed to have three commissioners each drawing one thousand dollars a year salary. We knew what that meant. So we went to members of the legislature from our part of the state and had a conference with them, and we proposed they drop off the salary entirely and make a board of three with full executive powers. We knew then that we could get five-thousand dollar men to work for nothing, where if we paid one thousand dollars a year salary we would only get six hundred dollar men.

That matter was referred to me and I re-drafted the law, and that is the point I wish to get at; in re-drafting the law I put in a provision allowing the commissioners to require from all people applying to the city for relief, at their discretion, that they work for those supplies, either for the city or otherwise as the commissioners might decide. And I believe that under that law as it is now passed we will be able even to farm out the people upon the poor list, and that by the appointment of the proper commissioners we can do a great deal of good.

Mr. R. C. Lincoln:—I have only one thing to say, and I think some one will be glad to hear of the new scheme which has been practiced in one of the charity societies in Boston, of which I am a member. It has lasted a little over a year. It is a modification of Mr. Pingree's plan; that is, there is one paid worker, a visitor whose sole work is to find places for persons to work upon the ground and farms, for whole families. There is an agricultural bureau for the sale of agricultural instruments and produce, etc., which is in connection with this work; they have practical sense; they are very well known people; a kind of intelligence or labor bureau; and this lady goes there and goes elsewhere. And she finds out where there is any opportunity to place a family who are willing to go into the country and go upon a farm and go to work. This has worked exceedingly well. At an average for the whole year, she has succeeded in placing about one family a week. The number of failures are many of course, ten or eleven or twelve families a week fail; don't want to go to work; don't want to go into the country. I think this new plan works very well.

Mr. Crouse, of Indianapolis:—Mr. Chairman; I think this has been a very useful conference for all of us, and that we have received very many valuable suggestions. I would like to speak about two points; one is in regard to the tramp question. The first of May we decided to double the time of work and we have found that whereas we had been paying forty-five and fifty dollars to seventy-five a month for March and April, that from the first of May to the middle of May our expenses had run to eighty cents, and a peculiar feature in that is that the number was about the same; but all seemed to be well provided with cash.

Another remark in regard to the labor test of which Mr. Almy has spoken; in the city of Indianapolis, of a population of about one hundred and forty thousand, during the past winter they have furnished work for about two hundred and twenty-five people. We furnish it for all charity organizations or benevolent societies or churches who wish to send their people to us, referring the workers back to them for the relief which they wish to give them. And some people coming to us from the Charity Organization Society, and finding that they were required to work would go to some other society supposing that they would that they would receive their aid without work; but they were very sadly disappointed.

And in regard to the number, we have furnished four hundred and ninety-one days' work, beginning with the first of November and including the first of March, with an average of two days to each person. When I speak of that to some of my friends they immediately tell me that our conditions are nothing like what they have to contend with, and I think one reason for that is

that we try to educate our people during the summer; the best work we do is from the first of April to the first of October. We are now revisiting all the people who have called for help in any way, for shoes for the children in school, or for any matter of relief, and we find upon our revisiting that the people who have called upon us for years for help express a desire and a willingness to save what they can in the Dime Savings Society. I think that sewing rooms, laundries, or any relief work, wood yards or anything in the way of that, as a permanent feature of our work, is very bad. I think it is not what we ought to do. It is not natural. What we should do is to educate our people.

Mr. Brackett:—You are speaking of residents of course?

Mr. Grout:—Yes, sir.

Dr. James W. Walk:—I am particularly pleased with the conference this afternoon on account of the reports that have been made of interesting experiments. There is an unfortunate tendency in meetings of this kind to tell of some particular success from feelings of local pride, naturally, of course. Now, we can learn more probably from our failures even than from our successes, and so I don't take any shame to myself as a representative of Philadelphia in telling you of some failures that have been made. I hope they may be instructive. In the first place I want to say to the gentleman from St. Louis, Dr. Finney, that it would be my advice to him not to try an extended series of employments; to keep down to the wood yard and the stone yard and the sewing room and the laundry. There was an effort made in Philadelphia a year or two ago to give employment of all kinds to all sorts of people; trade work; every sort of work so as to accommodate everybody. It was backed by considerable money and by a great deal of enthusiasm, and proved an absolute failure. Those things are not necessary. Skilled workmen are not even in need of it; fine workmen almost never. And if you would offer watch making or fine cabinet work and all those things, you would find there would be no demand for it. It would be an utter failure I am convinced. We have gone through that, and we won't try it again. It was outside of our society that it was tried.

Now, should charity organizations run wood yards and things of that kind themselves? I believe in small cities, not. In our present position, in Philadelphia, we cannot very well avoid it, because we are compelled to have complete control of something so that we can use it promptly. We operate as a charity organization society a wood yard; we are considering the laundry although we haven't yet founded it.

Now, for another failure. In giving employment please bear in mind that our experience has been that employment should only be given to those who are really able-bodied. In heaven's name don't give a lot of old women, sixty or seventy years of age, half blind, sewing to do; we have tried that; we have had those poor old women coming there and cutting up good cloth and spoiling it into bad aprons. Actually ruining the goods and pricking their poor old fingers with the needle. What wretched stuff that is. If the people are old and helpless they are legitimate objects for relief. Employment is for those who ought to work. It is not for little children or aged people. Of course I believe in sewing schools for girls educationally and for teaching them to sew, but I don't believe, if you are going to help aged and sick people, in trying to make them work for what they get. It only crowds the market.

Now, as to the question of giving the pay for the work in money or supplies. Where you can know your people, as Mr. Preston has the great advantage of doing in New Haven, why it may be left safely to the administration. But in places where you can not, but must adopt the routine system, I incline very much to the store order rather than to giving from your own storehouse. I will tell you why I object to giving from your own store house. It is not fair to the local merchants, especially in times of emergency. When a neighborhood is dreadfully depressed by great poverty, as Kensington was in Philadelphia two years ago, the small storekeepers in that neighborhood are pressed to the very extreme. They must give credit to their customers. Then, if

those who can not pay at all, who have exhausted their credit and have come to the end, are helped by the public from a big storehouse, they bring actual bankruptcy to the small storekeepers. It is much fairer if you are going to give charity in an industrial neighborhood, where everybody is poor, to let the money you spend in charity go through the avenues there, because you don't have to let the people stand in line making acquaintances with each other as charity cases. The store orders we give are in small envelopes; I am sorry to say we don't do it quite all over the city; we have one or two local associations who, because it is cheaper, keep a storehouse, but our general sentiment is against it. The custom is this; we put an order in an envelope sealed up, and the woman or the man or the boy goes into the store to get these goods, and nobody except that person and the storekeeper knows that he has not paid in cash for them; it is a strictly confidential transaction; he simply goes and gets the goods and hands in this paper; it may be a bank check.

Now then, in regard to the tramp; I want to say that I am almost absolutely beyond hope with the tramp. I was very hopeful a few years ago, after we got our charity organization covering all over the city. In Philadelphia we have one advantage; the municipal and the private charities are just as clearly separated as though they never came together at all. The city does nothing for the out-door poor, and nothing for able-bodied people unless they are habitual drunkards or delinquents of some kind, when they are put in the house of correction. And after charity organization was spread over the whole city, with our seventeen districts and our two large wood-yards and way-farer's lodges, which are for men, women and children, where nobody who goes by day or night is refused, we had the police authorities close all the station houses and we were able to accommodate all the homeless people; the number ran down from four or five hundred a night that had been in the station houses, until with our accommodations for two hundred we could take everybody, and we so notified them to send anybody to us. And that winter of 1890 it really seemed as if the tramp nuisance in Philadelphia was pretty nearly over. And then when these hard times struck us we were obliged to recede from our promise; the lodges filled up and the floor was covered by sleeping persons and we couldn't take any more. I have had twice as many people in those lodges as I have had beds for. We didn't have the money to get more lodges; if we could have done it I believe we would have bought two or three more acres of ground and planted them with tramps instead of potatoes rather than to break our promise; but we were just stopped there. Then the director of public safety opened the station houses. It is getting less now, and it may be a temporary trouble, but it was a dreadful discouragement to us; the tramps are becoming used to these short periods of work; there is no doubt about that, and I would say as a closing remark, that it is a bad thing to have the tramp, as you say, kept moving. Well, if they move themselves, perhaps we can not object to that, but there is a practice in many cities of sending them away at public expense for the sake of getting rid of them; that is most pernicious; he wants to travel; if you pay his fare that is just what he wants you to do.

Now I would like to explain what we have lately introduced; it is simply this: we have had a special department for the care of non-residents, for the last few years, and a special agent who has to be a very skillful man; no volunteer could do this work for he must have great skill acquired by training. Now everybody who wants transportation, applies to this man; and his rule is very simple; if you ought to be sent to St. Louis or Cincinnati or Boston, if you *ought* to be sent, we will send you; we have never refused a man for lack of money; but you must show a good reason for going and your reason must consist in a communication of some kind from the place where you want to go. For instance, a man comes to the non-resident agent and he says, "I want to go to St. Paul," and he tells a perfectly reasonable story; now we say, "We don't want to hurt your feelings, my friend, but you must give us some proof; if you come to us to get a check cashed you would have to prove who you were;

whom do you know in St. Paul?" Well, he knows M. Jackson quite possibly. Well then we say, "All right; we will write to Mr. Jackson." But he says, "My wife is dying in St. Paul; I must go at once." Well, we say, "We will telegraph to Mr. Jackson;" and if he says the man's story is true we will ship the man to St. Paul. Or if he gives us any other responsible party; or if the person whose name he gives us is not in the directory of St. Paul, if it is some person in very humble circumstances, we will write to the charity organization society there to look him up. We are constantly doing that. And the fact is this: that about one in eight goes to the place to which he desires to go; that is, his story is confirmed and that person is shipped. About seven break down under investigation. In the meantime the argument of the unrelieved man is always this: "What are you going to do with me in the meantime? You can't let me starve here." Well the wood-yard and the wayfarers' lodges are our answer. We keep people ordinarily three days, but if a man is awaiting investigation we will keep him two weeks. That is a humane way in presenting it to the public; we must have the support of the public, and we say to the public, "No hardship is inflicted on this man; we are doing all we can to find out whether his story is true, and while we are investigating him we are maintaining him." But we never will under any circumstances ship a man simply to get rid of him. The city has a small fund for shipping men and we have pretty nearly got hold of that. I am one of the five directors of charities and correction, of the city, and at least one-fifth of that is worked in that way. I think my colleagues are coming around more and more to this point of view. Requiring absolute knowledge before we send any one away brings no disappointment.

Mr. Jackson:—St. Paul does the same thing, doctor.

Mr. Ayres:—I am obliged to say that of many admirable things that were just said by the last speaker I believe all are true but one, and one of them I don't believe in; and that is with regard to the bringing together of old women who can not see to work. I know a number who have come together to work to escape the wretchedness of their homes, and find when they are given even simple things, such as the sorting of colors, that they are very happy, because we are able to find something that they can do; that they find a place that is light, that has some warmth; the pay is very small, but they don't come for that, but because there is a bit of social intercourse, because there is a bit of humanity; those people do come, and they are happier for it. I believe that that is a matter of relief-giving to those old women themselves. It may be blamable to give relief in that way, but it is a matter of love and human kindness to let them come to work.

Dr. Walk:—I don't want to be misunderstood; as a means of giving them a comfortable place to come socially, I haven't a bit of objection to an old woman's club or anything of that kind; but to make it a condition that those old women must work before they can get relief, seems to me unkind.

Dr. Finney:—I just want to thank Mr. Ayres for saying what I intended to say myself. I give the old women an opportunity to work. The best benefit of this is moral benefit. And those old women want to retain their self-respect as well as anybody else.

Mr. Jackson:—I want to make an announcement; if there is anybody interested in planting folks out in the country on any one of two or three schemes I will talk with them after this afternoon meeting is over. If anybody wants to talk with me about that, I have two schemes which are working on those lines.

Mrs.——:—I wish to indorse what Mr. Ayres said, not only in regard to old women, but to the work in the sewing room generally as a moral uplift. I think that the very best results which we have received from our sewing room have been the social and moral ones. There has been a steady improvement in the character of our women and in their conversation at the rooms and in their desires for better things. We haven't paid them in groceries usually, but almost always in clothing, and the work is being carried on this summer by another organization than ours with a view to stimulating

their tastes for making their houses more comfortable, especially their beds and their tables, and making them feel that it is very necessary that their homes should be orderly and neat; we use the sewing room as a home of that kind.

I wish to speak of our relief work last year as being in some ways a little different from those spoken of here, in the matter of its enforcement. The Buffalo plan, or the Rochester plan, was very similar to ours, except that we did the investigating and the recommending of the orders, and the overseer of the poor paid the orders out of his stores. There was perfect co-operation with the overseer in the matter. We took contracts of grading, both private and city grading, and of very small lots, and were able to help two or three hundred men through the winter. We also did city street work to a limited extent. The city in the beginning of the winter shut down entirely on all work, and there was absolutely no work to be had in the city except private jobs; so that it seemed absolutely necessary that something should be done for relief. We employed from fifteen to thirty men a day on the streets; we began at a dollar per day and so worked for a month, and found we were getting no money to pay the city back the dollar a day, so that we were obliged to cut that down to fifty cents, paid in groceries. Under our contracts we paid fifty cents a day only and paid part in cash. We had nothing but this work to offer.

I think I have received a partial answer from the different speeches as to whether it will do to have it supposed that such work will be provided successive seasons. Whether it will not draw a class to the city from the country for the sake of the stints of work that they may get. And also whether the necessity for cutting prices down and so lowering the value will not have the effect of reducing the price of labor generally. I don't know whether it really has done so in our place. I know the laborers are working for less than they ever have before. Can that be only the result of hard times and the lack of work or has our course in winter had something to do with it? I very much fear it has.

Miss M. I. Moore:—I have been listening to the discussion to-day. There is one thing I feel you ought to take home with you, those of you who are thinking of starting any work for women. I leave the question of men entirely out. You see we have our work rooms as a means of labor tests and also to furnish temporary employment for women. I think there is a third reason for them, and the one to me the most important of all, and that is the educational side. If it is a laundry it should be a training school for laundresses; if it should be sewing work it is important to make the women more efficient. I am a firm believer that fully two-thirds of the destitution of any city or town or country is caused by inefficiency, and the only way to counteract that is by making the people efficient. Buffalo has long wanted to start a laundry school to carry out that idea, but at present we have not seen the funds. Brooklyn in its laundry I think has got very near the idea. I questioned very carefully when I was there last fall and asked "How many graduates do you turn out?" Well, there was a very satisfactory answer. And let your laundry school, or whatever school you have, have its regular course of instruction and its regular superintendent, and grades of work, and then graduate the women. Give them a certificate saying that they know how to do their work and do it well.

Mr. Brackett:—Allow me to give notice that the charity organization section has called a special meeting in this house to-morrow at half past two, and invites all members of all the other sections to it; the subject is personal service; personal service under several aspects: First as managers and directors of institutions and societies, and then as friendly visitors, and possibly the work in college social settlements. There will be a number of interesting speakers here, I think, and all are urged to come at half past two to-morrow.

DISCUSSION ON "PERSONAL SERVICE."

Mr. Brackett.—The topic of our meeting today will be personal service. We will treat the subject of personal service under several heads. First, we will take up personal service on the part of managers and directors of institutions and societies, a very important side of personal service on which not sufficient stress has yet been laid, and we will ask one of our friends here to say a few words on that side; then we will take up another side of personal service which has not been sufficiently considered, the service that should be given in person by landlords, mill and factory owners and others as to the condition of the people who live in their houses and who buy groceries at their stores, etc. Then we will turn to a brighter side of personal service, what we call friendly visiting, and work at social settlements. Now first we will ask Mr. Alexander Johnson if he will tell us something from his personal experience of the need of more personal service on the part of managers and directors of institutions and societies.

Mr. Alexander Johnson.—First let us ask what charity organization societies usually do in the way of general visiting and supervision of the public and private charitable institutions. In the charity organization societies that I have been connected with we usually found that a majority of our directors and boards of visitors were engaged in other departments of charitable work. If they would do their whole duty as volunteers, as unpaid members of the society, there is no doubt that this general visitation and supervision would be done very fully. We have all, I suppose, been met with the difficulty of getting unofficial societies and institutions to examine official ones about the precise thing they are organized for. I think I took it upon myself to say at one public meeting of the associated charities that when a society refuses a case for which it is organized; as, for instance, a hospital refuses to take in a sick child, or a relief society refuses to extend relief in a proper case, that society, church or institution is a bankrupt and ought to wind up its affairs and go out of business. That is to say, if we undertake to do a certain amount of business, no matter what it is, we are under obligations to the public to aid every case and attend to every case of that kind that comes to us. A favorite answer of relief societies to me has been: "We would like very much to do this work, but we really haven't the funds." I happen to know that very frequently that story is not true, but if it is true, that society has only two things before it, either to collect more money and have the funds, or go out of business. But the particular point that I wished to speak about was not so much this unofficial supervision as the need of more real work of our unpaid directors and trustees. After a good many years' experience as a paid agent of the charity organization society, I am now an unpaid member of the board of directors; I think I am, therefore, in a position to speak of it from both sides. The difficulty that the agents labor under often is not only that they have to supply the machinery, the special knowledge, the regular systematic business-like attention to the duties of their office, not only do they have to supply that, but they have to supply the energy behind it as well; not only to energize their own work, but to energize the work of their directors and trustees. Not only do they have to be the engine and the wheels and the cranks, and all the rest of it, but they absolutely have to be the coal in the fire box in the bargain. And that is the hardest thing to supply; that is where they break down; that is chiefly why they break down. The mental energy and true charity in the heart that prompts the work of charity organizations, of every charity society worth the name, must be kept up and must be supplied, that is, the bulk of it must be kept up and must be supplied, by the unpaid members of the board of directors, by the friendly visitors, and so on. And I want, especially those of us who are present, to think of it a little bit in that light.

Now I have known a case in which an agent has been laboring along for weeks and months in just that way; and the decision reached by the board of visitors, or the decision reached by the board of trustees has been reached

by his urgency and by his mental energy, not by theirs. Let us remember his chief use, and supply that part which falls to us, and let the agent be called upon for the official part of the work definitely, and let us keep a good reserve supply of energy; let us urge him on in the right way and not disqualify his efforts by lack of hearty wholesale support. I don't know of anything that is needed more in the societies that I have been connected with, than that very thing on the part of the directors and trustees. That applies not only to the boards of directors of charity organization societies, etc.; it applies to trustees of public institutions. We very often find that a paid man, the person who is doing the work, has got all that to do. He has not that support, that strong moral support, and excuse the term, that mental support that he is entitled to, that he ought to have to push him officially. I don't know of any other simile than that of the coal in the fire box of the boiler. I wanted to have an opportunity of saying this.

Mr. Brackett.—Now the speeches need not be limited as much as Mr. Johnson has limited his. At the end of seven minutes the Chair will rap in order that, as Mr. Crozier put it yesterday, the speaker may have time to start off on his peroration. I think we all feel while personal service in the way of care of those who should be under our sight has been often and well carried out, that Mrs. Lincoln opened up the other day a very important field of personal service in the way of landlords and tenants, and it applies, carrying it a little further, as I said, to mill and factory owners. I know you will all be glad to find that Mrs. Lincoln will expand the thought which she gave us the other day.

Mrs. R. C. Lincoln, of Boston.—I am very glad on this last day of our meeting together to have an opportunity to say just one word of what I consider the beauty and holiness of service. "I serve," is the motto of the christian and of the warrior. It is because in the kind of work in which I am interested that service is rendered on both sides that I think it is of especial value. I never go, I think, to any one tenement house without feeling that there is a great deal that the tenants can do for me in return for the little that I am able to do for them. I wish I could tell you, in the time that I have, of the hundred little ways in which they show their willingness to help. I have been very much impressed by it. They look out for my interest in a way I never would have supposed they would take the trouble to do. If a pane is broken, they go immediately to see that it is repaired. If a board is split, which often happens, they will take care that my carpenter is notified, and they look out for the welfare of the house, and then I always receive the kindest and most friendly greeting when I go to the houses. It is never "Oh, why are you here again?" The feeling is always, "We are so glad to have you come," just as if they were personal friends. That is why the work is so very pleasant. I have had some of the tenants for fifteen years, and I should be very much surprised if they were not as much interested in anything that happens to me as I am in anything that happens to them. Again and again, touching matters of public interest, which we have discussed, I have had them save the papers for me to see the next day, saying: "Did you see this?" with the greatest zeal and interest, knowing that I would care for it. When I went to Europe one of my tenants saved the papers while I was gone because she thought I wouldn't know what was happening while I was away. Now I think I was asked especially to speak about tenement house work. Some of my tenants became paupers through no fault of their own; when I went to see them while they were in the alms house, and because I found they were unhappy there, I felt that other people, like them, might be unhappy in alms houses. I thought I would tell you a little story that I have told in Boston of one poor woman, who, when I was going through the ward of an alms house hastily, said to me: "I want to speak to you." This is what she said: "I know I am dying, but I don't want to die here." She asked me if I could get her moved; I told her it was a difficult matter, because she was in the extreme stages of consumption, but I would see what I could do. I went to a most excellent private institution in Boston, and they consented to receive that woman; she

was perfectly happy, notwithstanding all the suffering occasioned by her dreadful disease. She was a perfectly happy woman with them because they had shown kindness to a pauper; she had felt so, to a certain extent, because she had been a self supporting woman, and it was because she was surrounded by just this loving, tender service that she felt it so much. At Christmas time she sent for me and said: "I want something very much." I wondered what it was; I felt that I should be only too delighted to get it for her. When I found out what it was, it was this. She said: "The matron and the nurses have been so kind to me here, and I cannot make any return to them, but I wish you would get me some little thing that I might give to them for Christmas." The week before she died, she sent for me and she told me again how perfectly happy she had been in this institution because of the kindness and love shown to her there. She said: "I want you to think of me always as a grateful woman." I think one such experience as that shows what the personal element may be in the lives of people who, perhaps, haven't any too much of it in their downward path, especially, if it ends in a pauper institution.

Before I sit down I can not help referring to a man who of all others seemed to me in all England to stand for this sort of personal service, the Earl of Shaftesbury. I don't think any of us can remember the record of that life without feeling that it was devoted to the service of others from the beginning to the close. There is no man in England or America whose memory should be more honored.

Just one thing more. In any true charity I think the note of self-consciousness ought to be entirely lacking. I was afraid, perhaps, from what I said the other day, I might seem to reflect upon the college settlement, and I don't mean to at all, because really splendid work is done in some of them. The spirit that actuated Edward Denison in his work in London; the spirit that actuates Miss Addams in Chicago; the spirit that we find in our own Mr. Robert A. Woods, can not be too highly commended. It was only that I was a little afraid that sometimes we might find in the work of those who go among the poor that note of self-consciousness, which among the poor themselves, I think, is singularly lacking. I have occasion, as you know, to go to my tenement houses very frequently, and I see the people who don't know I am coming or don't know at all what is going to be expected of them, and I find them doing these little acts of kindness to one another. Thus, I found one of my tenants had suddenly been taken extremely ill, and one of her neighbors had sat up all night and done everything for her, and when I said "Why don't you let me get a nurse?" she said, "Oh, I like to do it." Just before I left Boston I went into another room and found a poor woman who has no relative with her, sick in bed with bronchitis, and there was a neighbor standing right by her with a cup of broth. Those are the things the poor are doing every day and they don't want to be thanked for it. There is no feeling of self-consciousness or anything but that it is just right for them to do it, and that is the sort of feeling we ought to try to cultivate and learn from them. If we haven't it to start with, we have their example before our eyes daily. To serve is the highest and noblest duty that any of us can have.

Miss DeGraffenried:—I would like to ask Mrs. Lincoln to tell us a little about her method of dealing with her tenants in the way of improvements, not giving them everything at once, but making them deserve each new addition to their quarters.

Mrs. Lincoln:—I am very happy to say that is a very simple matter indeed. We believe in encouraging the people to, we might say, benefit themselves. If I find tenants doing remarkably well and needing a little encouragement, perhaps wishing to have their rooms painted, for they like to see the house and rooms clean and in repair, I would say: "Wouldn't you like to have a little fresh paint?" and perhaps they will say "Yes," and I will say: "If you will put it on, I am very glad to furnish the paint," and in that way we try to hold out an inducement to them of having repairs made and the house brightened up and freshened up. We have always found that it was not wise to do

everything at once. I remember I learned that from the experience of a landlord, who said to me that he had repaired, cleaned and papered his houses and turned the people in, and he was surprised to find at the end of a few months that the houses were just as bad and neglected as they had been in the beginning. It is a good deal better to give them the benefit gradually, and also to let them feel that you take an interest in these things that they earn. That is why Miss DeGraffenried asked me to speak of it. And they are glad to earn the right to have the rooms more comfortable, and we are glad to give it to them. There comes in the personal side; it is because of something they have done that they are entitled to these better and pleasanter surroundings. The general conditions of the house should be looked after; we always repair the roof and drains and see that the premises are in good sanitary condition, and they can afford to wait for some of the minor matters which mean a great deal to the tenants, because they relate to the attractiveness of the rooms. We have one woman who always likes a blue paper, and when her room is going to be papered she is sure to say to me: "Be sure you get blue," and I try to find the prettiest paper I can. I always choose the paper for my houses. You all know, I don't need to say you all know, we like to have people take an interest in us and what we do. The tenants are in no wise different from ourselves.

Mr. Brackett:—Ladies and gentlemen, that is personal service. Can we wonder that Mrs. Lincoln's tenants love to have her visit them?

Now before we turn to a topic which may bring up quite a little animated discussion, with shots all around the room, not dangerous ones, but helpful ones, let us hear something on another special side of what we may call personal service; that is, the personal service done by those who are able and willing not to live at home, but to go down and live in "settlements." We have the pleasure of having with us this afternoon a lady who has shown her devotion to personal service in Chicago. It gives me special pleasure to present to you Miss Julia C. Lathrop, of Illinois.

Miss Julia C. Lathrop:—I was particularly glad to hear Mrs. Lincoln say what she did about the neighborliness and friendliness of the poor to each other. I remember hearing the gentleman who had charge of the relief work at the time of the fire, say he had been impressed very strongly by the fact that if the poor people had not been good to each other, not all the wealth that was brought in there could possibly have taken care of them. And I think one perhaps needs to go about among what we technically call poor people in order to realize how extremely human and extremely like ourselves they are. Now what I would like to say first of all, is perhaps a little in the nature of personal explanation. I always feel somewhat embarrassed when any one speaks to me or any of the people whom I know as settlement residents as though we had some peculiar methods, some patent or cure-all in our manner of learning about the poor or doing for them. I think that nobody that lives sincerely in the settlement realizes that it is anything but a contrivance, and that its only value to poor people comes from its flexibility, its power to adapt itself. I suppose that in turn every organization and institution which the world has seen has been a protest against the rigidity and formality of something that preceded it, and has grown out of the dissatisfaction that we felt with what went before. And I suppose as we go on with our new project or institution or scheme, we are liable to grow somewhat complacent over it, and then it in turn grows rigid and not adapted to the people about it, who often and always are changing, and demand some new condition of thought or expression of that thought. So I have no hope in the settlement except as it continues to be what in some small measure it is now, the simple, unaffected, and in a sense, the unorganized effort of small numbers of people to live in those city neighborhoods which we call most untoward. It has the vantage ground and economic convenience that proceeds from living at your point of action; in doing what we can in the way of improving that neighborhood. Not on any one side or any two sides, but on every side we must look, wherever we are able to obtain any machinery. I think the college settlement, or social settlement, be-

cause I own I prefer the more generic term, is always very intimately related with the charity organization society, though I know that at our recent settlement conference in New York there was a feeling that we must not burden ourselves with too much charity; but so long as the charity organization society and the settlement deal with the same class of people, it is absolutely necessary that we know the same conditions, and it is very vital to us both, I think, that we should be able to meet them by the interchange and co-operation which will make both of us more intelligent.

I heard last winter, when I was in New York, the story of a dinner at which a great English politician and labor leader made a speech, in the course of which speech he is said to have in this manner repeated a certain classic saying: "Charity is twice accursed; it curses him who gives and him who takes." And I was told that the applause was led by one of the most honored and honorable members of this conference. Now, I suppose that what John Burns meant was not at all that charity didn't build and equip the hospitals and asylums and furnish penny providence schemes and organize great methods of collecting data, but that in the mind of the modern working man it has two disadvantages; it to him too often is an excuse for what he regards as unreasonable and unfair business methods, and again, on the personal side, it is a guide to alms giving. Now an alms is impossible between friends; you can give the world to your friend and you have never given alms. And so, is not the hope of the charity organization, perhaps of the organized world, what is thus far a small expression of the mighty thing, the friendly visitor.

I don't think, Mr. Chairman, that perhaps I ought to say more now. I should like very much if there are any questions I could answer to hear them; and if there are any questions which I can not answer, I think perhaps it would be still more wholesome for me if I were asked those.

Mr. Brackett:—Will anybody question Miss Lathrop? We are met here this afternoon in part, at the suggestion of one of our hosts of New Haven, Judge Wayland, to consider friendly visiting. If our friendly visiting is not the important thing which some of you think it is, let us know why in order that we may make it what it should be. I judge from Judge Wayland's humorous remarks that he was going to descend on it with ponderosity; that he thinks it is not what it should be. Now there will be nothing in the world that will help us more than to know why it is not. Judge Wayland, won't you come up, sir, and take all the time you want and tell us all you will about it?

Francis Wayland:—Mr. Chairman and ladies and gentlemen; I am hampered this afternoon by several limitations, not to say embarrassments; in the first place the Chairman has been taken with a seriousness that I did not anticipate, an impulsive—nobody should be impulsive by the way; impulsive people are always getting into trouble—an impulsive remark that I made about friendly visiting, which perhaps I should not have made if I had heard all that has been said about friendly visiting. And I never have been a friendly visitor; I am not even a pauper, though perhaps I should be if I paid my debts; so there is not any aspect in which you may contemplate my attitude that is not to my disadvantage. What I know about this matter, or perhaps more safely what I think I know, has been based almost entirely on observation, and almost not at all on experience. And let me say that in talking about this matter I am considering solely the relation between the charity organization and the poor people whom it seeks to befriend. I am not talking about tenement houses or any modern phase of relief. I am only talking about the old-fashioned charity organization as it exists to-day. Now there are two or three aspects in which we can look at this; in the first place dealing with poor people, what they want, what they need, and how best they can be supplied with what they need. Now what do they want? They want everything that they haven't got; they want to be saved from work; they want to be saved from earning; they want to be saved above all things from cleanliness; they want to live as they have been living, without effort. Now it would be easy enough, not for me, perhaps, but for our agent, to give a dozen cases of the rose-colored

poor, what you may call the prismatic poor. So taking friendly visitors, we could give isolated cases here and there of friendly visitors who had shown themselves adequate to their positions, and have endeared themselves to the rose-colored paupers, and who had really done a charming work. But we should forget then the long and almost endless procession of unsuccessful visitors who have done the people really more harm than they have done them good. Not perhaps in their own judgment, but in the judgment of on-lookers who are perhaps heartless, hide-bound, but from whom perhaps all intelligence has not been absolutely eliminated.

Now what do the poor need? They need above all things instruction vastly more than relief. They need to be taught better cooking, better sanitary habits, better customs as to clothing, better care of their children on the same means, or want of means, if you choose that they have, and they want to be taught it by the people who know what they are talking about. These people have a good deal of worldly wisdom, and if the amiable, accomplished young lady waltzes into the house and asks a dozen questions they are tempted to reply somewhat scornfully, and at all events they lose all interest. There are too many cases like the collage girl who asked the farmer's wife, after a great many questions, why the cows were crowded so close in the yard where they came to be milked, and the tired woman says, "Why ma'am, that is to give condensed milk." Now that is the sort of a reply that a good many of these paupers are tempted to make to the questions that are asked them. The fact is disclosed almost instantly that the people don't know what they are talking about, and while they are getting an education the cause of true charity is being very much harmed. Now there is no question about that in the minds of heartless men.

Now how shall this want be supplied? I ought not to omit this; that the first attempt of the poor family, the visited family, is to see what can be got in the way of pecuniary supplies out of the visitor; and every effort and ingenuity is expended in that effort. If there is any ingenuity left it is expended in concealing the fact from the visitor that they don't need any relief. They are prevented from looking under the bed to see the supply of wood; they are prevented from looking into the cupboard to see the supply of food there.

Now to a very large extent voluntary effort is wasted effort, unless it is extremely well directed. I have no doubt that there are many persons here who will arise to annihilate me when I sit down, but there may be one or two who think that what I say is not absolutely saturated with idiocy. Now what do we want? What do some of us think we want? Persons adequately, not largely, paid; persons in whom benevolence, charity, love of their fellows enters in as a very large element, who don't do it for the revenue there is in it, but who do it for the good they can accomplish; persons who have sufficient training as nurses to be able to go into the sick room and tell the people exactly what is wanted and show them how to do it, and set them the example of learning; people who know enough about cooking to show what wasteful blunders are made in the cooking in the kitchen of the dependent class; persons who know enough about sanitation and of the rules which go to make up the well-ordered household, even though a poor household, to show how it can be done, with patience and kindness and Christian love; ready to ask and answer any questions that the circumstances seem to call for. Now I think all experience has shown that the general agent of charity, the person who distributes relief, who makes investigation, must be a paid official. It does not at all follow that a paid official is going to degenerate and develop into a machine. I know the contrary is true in a great many cases. Of course if you haven't a good man at the head the whole thing will be a failure; it would be, under the best scheme you can devise. If he is not the right man, get rid of him and get somebody else. But our experience here, and our experience extends over nearly twenty years, with sporadic and spasmodic efforts of friendly visitors, with the very best intentions, resulted in flagrant failure.

Then there comes another question, if you will pardon me a moment more, somewhere there comes the question about the missionary part of the effort;

and there the doubt is whether you shall insist that your trained nurses, your trained cooks, etc., shall be Christians, and shall give Christian instruction. The alternative is, for the poor persons, that the city missionary be directed to those households. Well, there are objections to that, because there is a certain fear, apprehension, about the interference with the city missionary, to say nothing about denominational visitors. But I contend always, under the direct instruction and superintendence of these trained nurses, volunteer visitors may not be entirely without a certain sort of utility. And I want to impress as strongly as I can, as strongly as I know how to, in every city the size of New Haven or any considerable city, the unspeakable importance of having some competent nurse or nurses with the knowledge of which I have spoken to go among the poor. Have we one in New Haven? To our shame I say we have not. I should like, if you will allow me one moment, to take the lawyer's advantage, I should like to call in a witness; Mr. Preston has had a great deal of experience about this, and I should like to know how far he agrees with me if he has done me the compliment to listen to what I have said.

Mr. S. O. Preston:—Mr. Chairman, and ladies and gentlemen; I think I know more about friendly visiting after this conference than I did before. I confess to having had a greater degree of skepticism as to the value of the average friendly visitor than I now possess. Perhaps a word as to myself personally may explain my feelings in this matter. It was my lot to be of the poor. At the age of eleven I was obliged to leave school and enter a factory, and there I remained until about ten years ago, when I went into this work, with intervals of outside employment. I think from this explanation you will be prepared to agree that I know something of the feeling of the working man and the working woman. I have been right with them; I was one of them; I have known what it was to work for low wages and have to exercise the utmost economy in the support of my family. I know the feelings of the working man. I know that in the average case the employee in a factory or a mill or on the streets, or anywhere, has a bitterness towards the employer; whether it is well based or not it is not the question for discussion now, but I do know that that feeling exists; and that the feeling is that they shall have not charity but justice; and when the friendly visitor coming from a higher grade in society comes into the family, I think you will bear me witness that you meet suspicion and distrust that it takes you a long, long time to overcome. And so it has seemed to me that the weakness of the friendly visitor system has been in that the visitors ordinarily know absolutely nothing about the people whom they are called upon to visit. They have been brought up under circumstances where they have had all the advantages of education and surroundings and associations, not having been compelled to exercise the small economies, nor undergo the disagreeable things of the life of the working man with all the accompaniments, which are disagreeable, (and I am prepared to admit that he is not as clean, he is not as nice in his ways; in all these things his life is entirely different from the people who are above him), and there is distrust of them on the part of the working class. It has seemed to me that the best method of friendly visiting would be on the line as indicated by Professor Wayland; by the employment of people who, through the circumstances perhaps of their early life, having been in moderate circumstances, could come in there with the knowledge of the petty economies of the poor man's family, the knowing how to make garments, the knowing how to purchase food, the knowing how to secure a cheap tenement, and all those things which are absolutely necessary to the working man. It has seemed to me that the friendly visitor receiving a reasonable compensation is the one best calculated to do good to that class. Now something can be said as to the other side of the matter. I think that we should, those of us who are favored now, we ought to have the privilege of helping our neighbors; but it seems to me as if there must be an intermediate step, and that before we can be put into a condition where we can do them much good, they must be brought up to something near the level of the people with whom they deal. I have changed my mind entirely as to the enmity between the working man and the rich. As I said a

moment ago I did come into contact with the people of means and education with perhaps as bitter a prejudice as any working man possesses, but I have found that the rich people and the educated people are human, and that they are just like the rest of us in every way, with the same feelings, the same weaknesses, the same passions, and if we should once come, reach the right place, there is a point upon which we may agree. I think the point is well illustrated by a little story I have seen in the last day or two; someone observed a child carrying a very heavy child, nearly as large as herself, in her arms, and said, "That is a heavy baby you have." "No, it ain't heavy; it is my brother."

Mr. Brackett:—I have received a note from Miss Birtwell, stating she must be excused from speaking, as she has a bad cold, but I don't believe the cold will keep her from speaking on friendly visiting, now.

Miss Birtwell, of Boston:—While Judge Wayland and Mr. Preston were speaking, I felt that I did want to say something and could not keep still. It seems to me that if a Charity Organization Society is started in a neighborhood it is started by the people who see the need of it; there is a certain amount of public sentiment in favor of it before the society can be established at all. Now those ethical people get together and they establish a society. It seems to me their manner of procedure is this: They say things are all wrong now; we must straighten them. They get together and a good deal of enthusiasm is aroused; they form a society, and then they proceed to elect one person upon whom to throw the whole thing; they think when they have established a society and employed an agent, the thing is done. Now one side of it has been presented and referred to several times, that they want an agent; that is one thing; that is a very important matter; but there is another side of it, which is a very important side to the community. The work in a community is not going to be well done if there is only one person in that community who knows all about it; the directors must know about it if it is going to be well done, and I don't care if the agent is a genius he cannot do the work. One mind, no matter how versatile it is, sooner or later gets running into ruts unless it comes in contact with other versatile minds; and a good many minds must be at work all the time. Now I think if directors are not capable of visiting the poor, they are not capable of being directors, and passing votes as to what shall be done about the poor. So I think that if possible, every director should also be a visitor. I suppose that is a practical impossibility, but that was what I thought was the natural order of things when I went to Boston and when I first took up the work of the associated charities there. I think every member of my executive committee, with perhaps one or two exceptions, was a visitor, and when one or two of them dropped out I thought they ought to resign from the executive committee too. I don't think they had any right there. Well now I think all the members of my committee except three are visitors. The agent is the connecting link between the executive board and the visitors. The agent protects the visitors who have their personal sympathies drawn upon, and the directors who haven't seen the families, and look at it more or less from an abstract point of view. The agent can keep the visitors from being too sentimental, and they can keep the directors from being too theoretical.

Now in regard to Mrs. Lincoln's remark about a false note often being struck; I think when it is struck nobody is more quick to see it than the poor people; and they have just as much insight into us as the most keen of us have into them. If you do go among the poor with self-consciousness, your work will be a failure. Mr. Preston spoke of the distrust among the poor, and the length of time it takes to overcome it; well, the longer it takes to overcome it, the more triumphant you are when you have overcome it.

I don't want to take too much time, but should like to tell just one instance that occurred in Boston in my district within a year or two. I had referred to me a German man with a wife and two or three young children. He had lost his work, had pawned everything he could lay his hands on, sold a part of his furniture, and still could not get work and finally applied to the overseer of the poor for aid. I went to his former employers and tried to get his work back, and they were rather reluctant to take him but when I told

them of the man's circumstances they finally consented to do so. They said that the trouble with the man was that he was surly and he thought everybody was imposing upon him and he didn't get on good naturedly with the other men. Well they finally consented to take him back, and I went in great glee to tell him so; and he received me in a very surly manner and said he didn't know as he wanted to go back there, he had to work hard, and nobody cared anything about him but to put work upon him; he supposed he would have to go or his family would starve. Of course as I had got the place back for him there was nothing for him to do but go. He staid there a year and a half; then he lost the place because he went off with the team on some errand and came back somewhat under the influence of liquor. He lost the place. He was then just one year and five days getting another steady job. In the meantime, after he lost the work, he thought perhaps there would be a better chance for him in New York; so he sold his furniture, went to New York, found things there worse than they were in Boston, and after this came back to Boston, took a furnished room, and at the end of a week was absolutely high and dry without a cent of money or a bit of furniture or anywhere to stay; he was absolutely on the street with his family. The committee said he has lost his work through drink; that is his own fault; he must take the consequences. Some went so far as to say he didn't know, the prospects were so poor, he might go to the almshouse. And there the visitors came in. We said we would see what we could do; to make a long story short we racked our brains for a year, every member of the committee, and interested all our friends to get the man work. One lady had him whitewash her cellar; another had him do chores; somebody else got him to clean windows; another lady got him to clean the sidewalks, and so we kept him along having to give him more or less aid. Finally he got work, and he went the rounds of every single one of those ladies who had done anything for him and thanked them each one for their kindness. He wrote me a letter saying, "I want to thank you for introducing me to all those nice people who have been so kind to me." And the one lady who had taken the most interest, a lady who is a millionaire, came to me and said, "Have you heard the news; Miller has got work; he came up to me and told me all about it and he and I cried together for joy." I think that man's bitterness of feeling has all gone. When I first sent the visitor to him it was after he had secured his work; it seemed as if he was self-supporting again; there wasn't anything to do; he was rarely at home when the visitor called and they were a long time getting acquainted. It didn't seem to amount to much, but that man's whole life in the future is going to be different. I believe the danger of his taking to drink again is greatly lessened in that year's experience. And there is an entirely different expression on that man's face from what there was two years ago.

Now I am not an optimist. I am not a hobbyist on friendly visiting. I see all the difficulties and I concur in what Judge Wayland said, but of course it was only one side. He was talking on one side. Some of the young visitors do remind me very much of our incompetent servants; you never know what to tell them not to do because you never know what they are going to do. And no matter how carefully you try to guide them or how carefully you watch them they will do stupid things. But I believe there is intelligence enough in the community, there is in Boston anyway, to have some good friendly visitors, and we have a good many. Of course the instance I have told you is only one, and you can not generalize from one or two instances, but if I had the time I could talk until midnight to you about our successes, and sometimes the longer it has taken the greater good we have done in the future. We have one family that is my special pride, where the visitor has visited for nearly fifteen years. She told me last week that she was tempted at the end of ten years when the family were self-supporting to stop, but she says, "If I had done so my ten years' work would have been wasted; as it is I feel I have saved a whole family from the gutter."

Mr. Brackett:—No one has spoken stronger words on behalf of personal service than the president of our conference. I don't know whether it is Mr.

Paine's pleasure to say anything, but I know the meeting would be delighted to hear from him if he will.

Mr. Robert Treat Paine:—Mr. Chairman; it is rather dangerous for me to introduce my clumsy finger into this delicate discussion; when this subject can be discussed so beautifully by the women who do this work, why a clumsy man like me shall come into it I don't understand. We men began it, but the women have taken it up. Judge Wayland's inimitable argument reminds me of the predicament of the boy of ten or eleven years of age who had never learned before, and he began the alphabet and got along as far as C and D and he said he thought he would stop; it was not worth it; he would not go any further. Now there were one or two concessions that the Judge made that I seized upon with eagerness. It seems to me really that the reply rests in conceding most of the Judge's claims and seizing upon what he has admitted in behalf of our side.

Miss Octavia Hill I think would take the ground as strongly as anybody can that the friendly visitor should not give physical relief. We quoted those words of hers in our charity work in Boston and practically nobody has taken an appeal from their wisdom. And if the friendly visitor is going into the houses of the poor people he or she should go prohibited from giving any relief, lest if she can give relief the thoughts of the poor people shall be turned in that direction. Therefore I should concede that as a rule—and every rule has a good exception—the relief should be given by trained experts. Then if we accept that as common ground what is there left to the friendly visitor? Well almost everything except that, and it covers a great deal of beautiful ground. How can I, a man that has only visited in common rough ways, describe the charms and influences and beautiful results of friendly visiting? The first case I had was of a grandfather and grandmother, aged of course, and a man, a soldier, who had his leg injured in one of our naval engagements and had a running sore, so that while a printer, once able to earn while working fourteen dollars a week, he could not work. They had a nice little boy fourteen years old who was a hoodlum on the street. This was the story; and after I visited that case the second time the wonderful thought occurred to me as a friendly visitor, to send that man as a patient to the hospital and have him cured. I gave him a note and he went down ten days and was cured; and I think the city government paid eight or ten dollars a week to his family. The overseers of the poor were making that man and the grandfather and grandmother paupers. But just that least attempt of the friendly thought of the friendly visitor put him on his feet again; the simplest possible case. That is the minimum of what the friendly visitor can give. In my judgment this work of friendly visiting has got to permeate life. It is going to begin and go on and have no limit until it has gone to the lowest limits of human nature and human life. We want our churches to train us, I say, the women and men too, if we are to be friendly visitors, to know our duty and do it and delight in doing it.

We had a series of papers this morning on district nursing; and they are giving all of us models of self-sacrificing devotion that we may well copy if we can. I don't see how there is any escape from the conclusion that either modern life, civilized life in great cities, has got to fall asunder so the rich and poor shall not know or care for each other or do anything but hate each other, or else we have got to go to the other extreme in which the rich, those who are rich and can command their time, even if it be only a small portion of it, shall do their part in the world and in devoting that part of the time that they can command more or less to making life neighborly and happy, to bridging over this chasm, and to teaching the poor, if they can, to cook and keep a clean house and have everything neat and wholesome and sanitary. On the whole, the most important duty of all in my judgment is not to give them physical relief but to exercise that cheer and counsel which is so much needed in great cities, growing out of the fact that we have in Boston, and of course in New York and elsewhere, a great multitude of people floating in who haven't any friends at all; don't know anybody in Boston; and are cast

down and discouraged and on the point of throwing up the sponge and letting whatever may, happen.

Now I just want to take a little pride to myself; Mrs. Lowell said here, and I suppose she is the law in this whole movement on our continent, that she had founded the New York society. I hate to take any credit away from her in her absence, but I am the founder of the New York society, because I said on one occasion that they could not do it; and when I had said so, she wrote me a letter and said, "Why do you say that?" So I gave her my reasons, and straightway she went and did it.

Mr. Brackett:—I think I saw Miss Lathrop shaking her head, and using a pencil, while Judge Wayland was speaking.

Miss Lathrop:—I will read what I have written. I wanted to say in the first place that I think the learned counsel and his witness can be allowed all their points and yet we will make our case. As a Vassar woman I think I ought to say that I presume that answer the college girl got about the cows was the most instructive and valuable answer to the inquiry which a Vassar girl could get. I have no doubt it set her to thinking in the first place how little experience she had had, and in the second place what foolish questions people could ask who had not had experience, and in the third place I trust it set her to thinking what every friendly visitor must think, that he can know nothing of any utility or enter into the attitude of the poor person whom he visits unless he is able to realize the situation of that poor person, unless he realizes the environment in some degree and the heredity which has given that poor person his present condition in life, which gives him the attitude which he has towards things about him.

Now I am perfectly willing to admit that this curious young woman of whom the gentleman spoke would make a very poor friendly visitor, and I think we would all equally object to her; we have all seen her. I think, also, that every one of us, who believe in friendly visiting, very seriously believe that we need the paid visitors and investigations of our charity and missionary societies and every society which undertakes to go to the slums. I am certain we need paid nurses, and a very great many kinds of services among the poor which certainly should be paid for just as much as among the rich. And I should be very sorry indeed to think that the hiring service and paying for it discouraged either its earnestness or its sincerity or its value in that community. It seems to me that that would be a strange comment upon our democratic civilization.

As to the good intention of these visitors, there is a fatal suggestion about good intentions at best, and we certainly would admit that they would lead to a fatal result in friendly visiting if they were not supported by sound sense and a sound heart. There is, of course, only one sort of good manners in the world and they are exactly as essential on Ewing street as they are on Calumet avenue in Chicago.

Mr. Preston:—I think the meeting would be glad to hear from Mr. White, of New Haven.

Mr. Brackett:—Will Mr. White, of New Haven, say something?

Mr. White:—Mr. Chairman, and ladies and gentlemen: I have been on the board of directors of our charity organization for some years, and there are one or two things that I think, perhaps, might as well be said to show that there is a feeling in our board and among our people here which agrees with and is in sympathy with the best feeling in regard to friendly visiting, which has been expressed in this conference. The difficulties of the work I am not going to try to talk about, but it seems to me that everything in the way of human relations between the people who want to help and those who need to be helped is within the field of the friendly visitor, and the fact that I made a failure of it myself has not changed my opinion on that point at all. I think that the work which we are doing here at present is, in a sense, one-sided. I don't think we are doing enough instruction work, and in regard to what was said about the use of paid agents I was thinking of what has happened in colleges a good many times in regard to our athletic teams, particularly in the

case of ball-men. We sometimes get a pitcher who is particularly good (we used to have that experience more than we do now), and the rest of the nine would let up on the practice and throw the burden on him and we had what is called a pitcher's nine; so we won at the outset, but were beaten at the end. Now, in a sense, I think we have a pitcher's nine in our organized charities in New Haven and Mr. Preston is the pitcher, and he is the man who is carrying the load there and he has carried it, and he carries too much of it, in my judgment. I think we ought to do more in the way of helping him.

The paid agent can not do, in my judgment, what ought to be done by the workers in a charity organization society; he can only do a part of it.

There is one other thing that explains, in a measure, our situation here, and that is, that we have in the same building with us another society which co-operates with us to the fullest extent. We call it the united workers, and their members do a great deal in the way of visiting, particularly the sick poor. They go to their homes and take care of them, and do a good deal which might, perhaps, be done by friendly visitors elsewhere. That is one reason why we haven't felt the need of doing quite as much work through our own board of directors.

I had to do with the starting of one friendly visitor movement here; I don't know whether it is the last one or not. We got some thirty people interested and they followed the work for a year or more and I think some good was done. The two main difficulties which occurred seemed to me to be, first, that we didn't know, most of us, how to approach the people that we had to deal with in any natural way; we didn't succeed in getting into a natural relation with them. We were sent to their houses and we didn't know quite what to say to them or how to get at them, and that was one of the main difficulties. And the other was, that we had a set of inexperienced visitors. Of course, to make a good visitor it takes time and training, just as much as it does to make a person good at anything else. I think we didn't follow that matter up far enough. I thought you would be interested to see one of these New Haven visitors that Judge Wayland has spoken about. The family that I had to do with had a variety of experience; they finally took to visiting me. The man went to jail several times and the family was broken up at intervals and put together again, and some of the children went to the reform school, and they had a variety of instances of that kind in their career while I had to do with them.

Dr. James Walk, of Philadelphia: Mr. Chairman: In our latitude and longitude we believe all that has been said; more too. There is a work for the volunteer and a work for the paid officer, and the volunteer must be of a peculiar kind and the paid officer must be of a peculiar kind. I don't care how far the rich and poor are spread apart or driven apart; in our modern civilization there are men and women whose natures are broad enough to bridge the distance; and when one's nature is broad enough there is no separation. Of course, if you get a young girl or an elderly lady who hasn't that peculiar talent she will not make a great success.

Now, there are these functions, often suggested: the teaching of the family, the teaching of cooking, and the teaching of house-keeping, but there is another function outside of that altogether which the good visitor can perform which often is of incalculable value, and that simply is, bringing in the cheer and the comfort and the loveliness of one who has more sunshine in her life than the person whom she visits. I have known lots of ladies and I don't remember that any of them taught me to cook or keep house, but yet I have derived the greatest benefit from their association. I say, sir, that I have known in our own Philadelphia work, visitors who were not expert in the way of giving instruction, but who have, by their cheerful, joyous natures (of course they were not self-conscious and they didn't set themselves up as superior) gone to visit in a neighborly way and told little incidents of their experience and talked with the poor woman and her children in a way that made those afternoons and evenings the most delightful afternoons and evenings in their lives for bright sunshine. Now a word as to the paid agent. There seems to be a

notion in our discussion that the paid agent came from some far-off land away from where the poor live. That is not so certainly in Philadelphia. We talk about college settlements; about young ladies and gentlemen from the colleges and universities going in and living among the poor and learning how they live. Mr. Chairman, our paid agents, most of them, have always known how the poor live, because they are poor people themselves. I don't mean that they are at the very bottom round, but they have always been obliged to practice those minute and careful economies, and as long as we don't give them any better salaries than we do now they will have to practice them. I will just say this, if you will take the salaries that are paid to the district agents and superintendents of the organized charities and associated charities you will find it impossible, without the practice of the closest economies, to make ends meet. Our agents are not very far away from the poor, and when they go into the homes of the poor they don't feel as if they were foreigners going there; they feel as if they were neighbors; that makes their way very easy. But, of course, they cannot spread themselves over the vast ground of work in a large city; and, therefore, we want more volunteer help.

Mr. Chairman, one more word. Before this meeting of charity organization workers separates some one ought to say this word: that we have great encouragement for the future in the acquisitions of the past. Of course, there is outside of us a great deal to be done; there is the work of better tenements, better water, better streets, all those things that attention has been called to; there are a thousand good things which the world needs and which I hope the world will get, but in recognizing all these things, don't let us forget the great work that we have accomplished. We have a right to the satisfaction of remembering it, and don't let us go away discouraged, feeling that nothing is done, because much has been done. There has been a grand work done in the last fifteen years by organized charity in this country and I hope that those of us who have consecrated our lives to that noble enterprise will take to our hearts the consolation that we have made some progress; that we have not labored in vain; that our work is still as important now as it was fifteen years ago; that that work is just as true and as good, and that none of the new and model schemes have at all supplanted the advantages of organized charities. Last year in Nashville, and many of you were present at that meeting, there was a most gloomy picture drawn before us, and I am so sorry the gentleman who drew it is gone. He was an organized charity worker and a distinguished member of this conference, who talked to us about everything going to eternal smash; Coxey's army was marching to Washington and there were armies marching down the Mississippi; the country was going wrong; the working-men were against us. He said he saw the letter N in the sky, and he didn't know whether it meant Napoleon or Nemesis. I said I thought it meant nonsense. There was a socialist there who told us we were all wrong; we were grinding the face of the poor and we were doing all sorts of dreadful things, and he predicted, you know, that we were just at the verge of the last day. That was all because there were a few armies of tramps circulating through the country. I said that as soon as prosperity came back to this country, and I knew it would come back, the whole troubled cloud would be driven away, and we would have good times again and our work would go on. I said I was not in the least degree frightened. And then one of the gentlemen called me to order.

I am going to close with this word: that there has been enough done in our cities to show the immense utility of organized charity; that we ought not to take a lower ground in any way; that we ought to insist on it; we ought to keep our banner flying, and we ought to brag, I mean just that, brag about the good work that has been done and keep it before the people so they don't forget it.

Mr. Baldwin, of New Haven: Mr. Chairman: I want to say one word. Some time ago for twelve years I was in this work in New York City, and I want to say in regard to the friendly visitor that we are not all like Mrs. Lincoln, or like some of the others who have spoken, whose very presence in going

into a house will do so much good. You are speaking of having volunteer visitors go and you are speaking of having paid visitors go among the poor and speak to them and act with them and to bring them into a better state of things. We want to have just such work as this, as the gentleman from Philadelphia has said, both the paid and the volunteer. We want the rich man to go down into the hovel and the rich woman, but in order that they shall go down there they should go down prepared. And one thing seems to me important, after listening to all I have heard, that we ought to provide some way and some means of encouraging such work, and of preparing such people to go among the poor and the needy and give them that information and that help they so much require.

Miss McLean:—I only want one moment. I didn't intend to say anything, but it seems to me in connection with this question of friendly visiting that the point that we most want to think of is the spirit in which we make the visit; if we go and visit a poor family in the same way in which we leave our card on an acquaintance, hoping, perhaps, that she is not at home, I don't think that we will find the visit any more satisfactory to us among the poor people than among the rich. We must take ourselves within our visit, and although I have had very little experience in friendly visiting, what I have had has convinced me that the poor woman or the poor man whom you go to see is very glad to see you; that you have no suspicion to overcome, and that, although you may know them for some years before you have to do anything special for them, that during that time you have an opportunity to make an acquaintance with them and to form relations with them so that when they get into trouble they come to you as a natural thing, just as, if you were in trouble, you would go to your friends. I think that is the spirit that makes friendly visiting successful and if it is not founded on that it never will be successful.

Mr. Brackett:—I think I shall have to take the meeting into my hands, it is getting so late. Suppose Mr. Birtwell takes two minutes, and Miss Richmond, of Baltimore, takes three or four minutes, and then Judge Wayland five minutes, if he will, to end off with.

Charles W. Birtwell, of Boston, Mass.:—I want to suggest a way in which to look at the college settlements; neither the charity organization society nor the social settlement should look upon itself as being organized as a protest against anything, but as simply a good thing. Now, I look upon it just this way: The stalk of charity; at a certain point it parts, and it runs off here and flowers into social settlements, and just at the same time it is also continuing to grow off here and flower into a higher and higher type of friendly visiting, and Miss Lathrop is the bird that flits from one flower to the other.

Now, then, it is interesting to find that the social settlement people are looking down on us sometimes a little; perhaps it will help us to understand the poor better; and some of us, some of the critics of the social settlement look down on it, and that gives it a bit of experience. But we are all aiming at the same thing, and probably most people would say to give ourselves; don't say giving ourselves, but just being ourselves. If I were to venture to take a few more seconds I would say this: Clear our lists of visitors of all dry timber. If you have only three visitors stand right before your community and say, "I have got three visitors," but don't you try to pad your list, it won't do you a bit of good. Magnify that three to thirty by some *hocus pocus*, include every person who once went to see a poor family and never went again, and you simply turn loose into the community the twenty-seven who are not really visitors and you set a low standard for the whole thing, and you bring it into disgrace. Truth will conquer; let the types of visitors be really visitors; set the standard high.

I made a bid once at Cambridge for a lot of Harvard students, and this is the way I wound up my appeal; I copied Chinese Gordon who was fighting slavery and all kinds of evils in Africa, and who felt dreadfully discouraged and wrote this: "Give me a man who cares not for honor, fame, or emolument, but looks upon death as an escape from misery itself; a sound body and a clear mind, and I will take him for my help; but if you can not give me such

a one, leave me alone. I myself am all that I can carry; I want no other baggage." And I got out of that appeal, wound up with the desire that I should not have anything thrown upon me some students who are now beyond comparison at extending any new volunteer movement. In Cambridge they send the students into charity work. And in enforcing a high standard let me suggest that you make people labor; that you coach them; that you keep them telling you what they are doing; then try to strike a deeper note. In conference let something come out that makes them feel the tender side of it, the deeper side of it, the tragic side of it a little more. Nothing flashy and senseless, but something that really makes them understand the delicate thing they are touching. So, if you want them, you can rely upon those forms of work which can take the form of instruction. In our work we have about sixty visitors working side by side.

Miss M. E. Richmond, of Baltimore:—Mr. Chairman: I have some sympathy with societies who have tried the friendly visiting and failed, because Baltimore has done that repeatedly. We tried friendly visiting and failed at it, and tried it and failed again, and then we tried it and did a little better, and we tried it and did a little better still, and now we are just beginning to have friendly visiting in any real sense. We have over four hundred, and it is not, in my opinion, a padded list, but we don't feel that we have made any more than a beginning. I can easily understand how the discouragements come. If we were going to begin over again I think I should advise that we begin very differently. Now I have met some delightful ladies in New Haven and I can not believe for a minute that if they don't know how to visit the poor, they can not learn. Now if they can learn, why not teach them? The only way to teach them is to get a few people who know how. Now I don't believe it is worth while to pay a lot of people moderate salaries who are, as I understand it, to know something of nursing and something of sanitation and something of cooking, and something of a great many other things. We have found in Baltimore that it is more difficult to get trained agents than it is to get friendly visitors. They are even more rare. But if you are going to have such difficulty in getting visitors in New Haven, how are you going to find these phenomenal people who are to work for a moderate salary? If I got them I should turn them loose not on the poor, but on the rich. I think the rich need it a great deal more. You have proved that by your failures in New Haven. If these delightful ladies don't know how to visit the poor, I don't believe they will refrain because they don't know how. Very likely they visit them somehow after a fashion, or if they let them alone altogether, you are more fortunate in New Haven than we are anywhere else that I know of. Now if they are going to do it some way, if they haven't the courage to let it alone altogether, why not grapple with them and teach them how to do it well? Now it can be done; it has been done; and what any other city can do, New Haven can certainly do. Why not find a few people, one or two, pay or no pay, who believe in this thing from the bottom of their hearts, who are willing to lie awake at night and worry about it, who are willing to give days and weeks and years even to a trial of it, who will gradually get around them a little nucleus of workers who believe in it thoroughly and know how to practice it? That will spread; good work will spread. It won't do to advertise it in a large way and have a mass meeting and say, "We are going to visit the poor," and get a lot of volunteers and turn them loose on the poor. I think myself, as Judge Wayland has said, that this is a very dangerous thing, and I sympathize with his point of view a great deal. But if you begin with one little district of New Haven, just one little piece of it, and say that we will try and visit four families and do it thoroughly for one year, I do believe that at the end of the year you would have taught a few others. How can a charity organization afford to do without friendly visitors? It seems to me that our registration and investigation are features little understood unless followed up by native constructive work afterwards. You must necessarily have such in any society that does that work. Now if you don't do friendly visiting, somebody else will. It is going to be done. It is here to stay. It is going to

continue in America, and if the organized charities refuse to take it up or fail to take it up, some organization in New Haven will. It will be either well done or ill done, but personally I do believe that the society where the investigations are made, the society where the fullest information is had, can do the work best; can organize it best; can control it best. And I don't see any reason at all why New Haven should be discouraged by its failures. I think it should go on and succeed.

Judge Francis Wayland:—Mr. Chairman: I don't need five minutes. I think there is a misconception about the attitude of directors. It does not follow because a director does not visit that he can not do anything. Now, if directors can not visit, and there are a good many of such—why physically they can visit; that is not what we mean; we mean visit and do some good—they can at their meetings listen to the report of the agent, give him advice when he asks it, and he often asks it, enter into the spirit of the illustrations that he gives and the appeals for counsel that he makes, and they vicariously visit. I believe largely in vicarious visitation.

Now I should have been very glad if my suggestions about the trained nurses, the trained visitor, trained in nursing and cooking and all that, had received more respectful attention than it has; and I want to close with two confessions: In the first place if I have occasion to deal with this or any kindred subject hereafter I shall have a few strong illustrative anecdotes, if I have to invent them, because you can not do anything without them. The amount and wide sweep of inference that is drawn from a single anecdote from the lips of the fair addressed to the brave, if you please, carry everything before it. Secondly, I shall have some provision made, if possible, that when I reach an additional state of imbecility and positive pauperism my friends will take me to Boston, that paradise of friendly visiting, and leave me there. Meeting adjourned.

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